

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Filing at a Glance

Company: Metropolitan Life Insurance Company
 Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing
 State: Pennsylvania
 TOI: LTC03G Group Long Term Care
 Sub-TOI: LTC03G.001 Qualified
 Filing Type: Rate - Other (Not M.U. or G.I. Product)
 Date Submitted: 04/03/2020
 SERFF Tr Num: META-132324235
 SERFF Status: Assigned
 State Tr Num: META-132324235
 State Status: Received Review in Progress
 Co Tr Num: CT20-219 FC1 (RATE) KB

Implementation
 Date Requested:
 Author(s): Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
 Reviewer(s): Jim Lavery (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:
 Proposed 21% increase on 128 policyholders of MetLife's group LTC forms GCLTCAARP-04-OP and G.LTC1697.

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General Information

Project Name: 2020 AARP Rate Increase Filings	Status of Filing in Domicile:
Project Number: CT20-219 FC1 (RATE)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 04/04/2020	
State Status Changed: 04/04/2020	Deemer Date:
Created By: Keith Bal	Submitted By: Keith Bal
Corresponding Filing Tracking Number:	
State TOI: LTC03G Group Long Term Care	State Sub-TOI: LTC03G.001 Qualified

Filing Description:

This is a filing of a premium rate schedule increase for group long-term care insurance policies.

April 1, 2020

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re:Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing

Our NAIC Company No. is 65978

Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 21% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over two phases of 10% (phase one) and 10% (phase two).

We will implement the premium rate schedule increase only after we have received approval from your Department and at least one year has passed since the implementation of your prior approval. We will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

- GCLTCAARP-04-OP approved by your Department on August 15, 2005

Please note that these forms are not currently being marketed to new group certificateholders.

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

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We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder’s coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium (“Election Period”), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder’s coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (“LCUL”), we will issue the certificateholder the LCUL described below;
 - if the certificateholder’s coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- we will not provide coverage under more than one nonforfeiture coverage provision.

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17.

The contact person for this filing is:

Gina Jisonna
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3809
gjisonna@metlife.com

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
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Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President, Product Management & Compliance

Company and Contact

Filing Contact Information

Gina Jisonna, Sr. Product Consultant	gjisonna@metlife.com
1300 Hall Blvd	860-656-3809 [Phone]
Bloomfield, CT 06002	860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)		

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excel File Attached	Note To Reviewer	Keith Bal	04/07/2020	04/07/2020
I need Excel	Note To Filer	Jim Lavery	04/04/2020	04/04/2020

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Note To Reviewer

Created By:

Keith Bal on 04/07/2020 09:51 AM

Last Edited By:

Keith Bal

Submitted On:

04/07/2020 09:53 AM

Subject:

Excel File Attached

Comments:

Mr. Lavery,

The attachments have been included in the filing as requested.

Thank you for your attention to our filing.

Gina Jisonna, Sr. Product Consultant
1300 Hall Blvd
Bloomfield, CT 06002
gjisonna@metlife.com
(860)656-3809 [Phone]
(860)656-3815 [FAX]

Attachment PA_FlexChoice_Exhibits_Attachments.xlsx is not a PDF document and cannot be reproduced here.

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TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number: 2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)

Note To Filer

Created By:

Jim Lavery on 04/04/2020 03:36 AM

Last Edited By:

Jim Lavery

Submitted On:

04/04/2020 03:36 AM

Subject:

I need Excel

Comments:

Please provide Exhibit I-A, Exhibit II-A, Exhibit I-B, Exhibit II-B, Attachment 1, Attachment 2, Attachment 3, Attachment 4, and Attachment 5 in an Excel workbook.

SERFF Tracking #:	META-132324235	State Tracking #:	META-132324235	Company Tracking #:	CT20-219 FC1 (RATE) KB
State:	Pennsylvania		Filing Company:	Metropolitan Life Insurance Company	
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing				
Project Name/Number:	2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	23.120%
Effective Date of Last Rate Revision:	07/17/2017
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	META-130989962

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	21.000%	21.000%	\$57,029	128	\$271,566	21.000%	21.000%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_Flex_Rates_with_21%_Increase_Phase1_10%	GCLTCAARP-04-OP, G.LTC1697	Revised	Previous State Filing Number: META-130989962 Percent Rate Change Request: 21	PA_Flex_Rates_with_21%_Increase_Phase1_10%.pdf,
2		PA_Flex_Rates_with_21%_Increase_Phase2_10%	GCLTCAARP-04-OP, G.LTC1697	Revised	Previous State Filing Number: META-130989962 Percent Rate Change Request: 21	PA_Flex_Rates_with_21%_Increase_Phase2_10%.pdf,

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age
	Comprehensive - 20 Day EP - 50% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.66	\$4.47	\$5.15	\$5.73	\$6.31	\$6.96	\$7.80	\$8.25	\$10.38	\$12.29	\$14.16	\$16.05	\$18.01	\$20.45	25
26	\$3.67	\$4.50	\$5.18	\$5.78	\$6.37	\$7.02	\$7.87	\$8.36	\$10.53	\$12.43	\$14.34	\$16.25	\$18.25	\$20.71	26
27	\$3.70	\$4.52	\$5.24	\$5.81	\$6.41	\$7.06	\$7.94	\$8.45	\$10.67	\$12.60	\$14.52	\$16.48	\$18.49	\$21.01	27
28	\$3.71	\$4.55	\$5.27	\$5.85	\$6.47	\$7.13	\$7.99	\$8.56	\$10.79	\$12.75	\$14.72	\$16.67	\$18.72	\$21.29	28
29	\$3.74	\$4.58	\$5.29	\$5.90	\$6.51	\$7.18	\$8.07	\$8.67	\$10.92	\$12.89	\$14.88	\$16.89	\$18.98	\$21.56	29
30	\$3.76	\$4.60	\$5.32	\$5.93	\$6.55	\$7.25	\$8.13	\$8.77	\$11.04	\$13.05	\$15.07	\$17.11	\$19.21	\$21.84	30
31	\$3.78	\$4.63	\$5.38	\$5.98	\$6.61	\$7.29	\$8.21	\$8.88	\$11.18	\$13.21	\$15.26	\$17.31	\$19.45	\$22.12	31
32	\$3.80	\$4.68	\$5.41	\$6.03	\$6.66	\$7.35	\$8.25	\$8.97	\$11.32	\$13.38	\$15.43	\$17.51	\$19.69	\$22.40	32
33	\$3.82	\$4.70	\$5.45	\$6.06	\$6.72	\$7.41	\$8.32	\$9.08	\$11.43	\$13.52	\$15.61	\$17.73	\$19.93	\$22.68	33
34	\$3.83	\$4.72	\$5.50	\$6.12	\$6.77	\$7.47	\$8.38	\$9.17	\$11.56	\$13.67	\$15.81	\$17.95	\$20.17	\$22.97	34
35	\$3.86	\$4.75	\$5.53	\$6.15	\$6.80	\$7.52	\$8.45	\$9.28	\$11.69	\$13.83	\$15.98	\$18.16	\$20.42	\$23.24	35
36	\$3.91	\$4.82	\$5.59	\$6.24	\$6.90	\$7.62	\$8.57	\$9.43	\$11.87	\$14.04	\$16.23	\$18.43	\$20.71	\$23.60	36
37	\$3.94	\$4.87	\$5.67	\$6.31	\$7.00	\$7.73	\$8.70	\$9.53	\$12.03	\$14.22	\$16.47	\$18.69	\$21.02	\$23.95	37
38	\$3.97	\$4.92	\$5.73	\$6.39	\$7.08	\$7.83	\$8.81	\$9.67	\$12.20	\$14.43	\$16.69	\$18.96	\$21.33	\$24.29	38
39	\$4.02	\$4.97	\$5.81	\$6.48	\$7.17	\$7.94	\$8.93	\$9.80	\$12.35	\$14.63	\$16.93	\$19.23	\$21.65	\$24.66	39
40	\$4.05	\$5.04	\$5.87	\$6.55	\$7.27	\$8.04	\$9.05	\$9.93	\$12.54	\$14.81	\$17.16	\$19.49	\$21.93	\$25.01	40
41	\$4.08	\$5.09	\$5.94	\$6.64	\$7.37	\$8.15	\$9.17	\$10.07	\$12.71	\$15.02	\$17.38	\$19.78	\$22.25	\$25.37	41
42	\$4.14	\$5.15	\$6.01	\$6.74	\$7.47	\$8.26	\$9.31	\$10.20	\$12.87	\$15.22	\$17.62	\$20.04	\$22.56	\$25.72	42
43	\$4.18	\$5.19	\$6.08	\$6.81	\$7.56	\$8.36	\$9.43	\$10.32	\$13.02	\$15.41	\$17.86	\$20.32	\$22.87	\$26.08	43
44	\$4.21	\$5.26	\$6.17	\$6.90	\$7.63	\$8.47	\$9.53	\$10.45	\$13.19	\$15.61	\$18.10	\$20.58	\$23.17	\$26.42	44
45	\$4.26	\$5.30	\$6.24	\$6.99	\$7.73	\$8.57	\$9.65	\$10.59	\$13.38	\$15.83	\$18.33	\$20.86	\$23.49	\$26.79	45
46	\$4.33	\$5.41	\$6.37	\$7.13	\$7.92	\$8.78	\$9.88	\$10.78	\$13.59	\$16.09	\$18.66	\$21.22	\$23.88	\$27.26	46
47	\$4.41	\$5.53	\$6.50	\$7.28	\$8.11	\$8.99	\$10.13	\$10.95	\$13.82	\$16.37	\$18.96	\$21.58	\$24.32	\$27.73	47
48	\$4.48	\$5.64	\$6.63	\$7.46	\$8.28	\$9.20	\$10.36	\$11.11	\$14.05	\$16.63	\$19.28	\$21.95	\$24.74	\$28.22	48
49	\$4.55	\$5.74	\$6.79	\$7.61	\$8.47	\$9.39	\$10.60	\$11.32	\$14.27	\$16.90	\$19.61	\$22.32	\$25.15	\$28.70	49
50	\$4.63	\$5.85	\$6.92	\$7.77	\$8.66	\$9.60	\$10.84	\$11.48	\$14.51	\$17.18	\$19.92	\$22.68	\$25.58	\$29.19	50
51	\$4.71	\$5.95	\$7.05	\$7.92	\$8.83	\$9.80	\$11.08	\$11.66	\$14.74	\$17.45	\$20.26	\$23.06	\$25.99	\$29.66	51
52	\$4.77	\$6.06	\$7.18	\$8.10	\$9.01	\$10.02	\$11.32	\$11.83	\$14.94	\$17.72	\$20.56	\$23.43	\$26.41	\$30.15	52
53	\$4.87	\$6.18	\$7.33	\$8.25	\$9.20	\$10.23	\$11.54	\$12.02	\$15.18	\$17.99	\$20.89	\$23.79	\$26.83	\$30.62	53
54	\$4.95	\$6.28	\$7.47	\$8.40	\$9.37	\$10.43	\$11.78	\$12.20	\$15.41	\$18.26	\$21.21	\$24.16	\$27.25	\$31.12	54
55	\$5.02	\$6.39	\$7.61	\$8.57	\$9.57	\$10.64	\$12.02	\$12.38	\$15.64	\$18.54	\$21.53	\$24.52	\$27.65	\$31.58	55
56	\$5.11	\$6.49	\$7.81	\$8.81	\$9.85	\$10.94	\$12.33	\$12.96	\$16.41	\$19.47	\$22.66	\$25.86	\$29.21	\$33.39	56
57	\$5.18	\$6.58	\$7.89	\$8.97	\$10.06	\$11.12	\$12.42	\$13.54	\$17.20	\$20.44	\$23.83	\$27.23	\$30.75	\$35.18	57
58	\$5.26	\$6.68	\$8.03	\$9.18	\$10.29	\$11.39	\$12.71	\$13.81	\$17.57	\$20.92	\$24.36	\$27.87	\$31.57	\$36.36	58
59	\$5.34	\$6.78	\$8.16	\$9.33	\$10.46	\$11.59	\$12.93	\$14.00	\$17.87	\$21.33	\$24.81	\$28.33	\$32.04	\$37.05	59
60	\$5.42	\$6.88	\$8.26	\$9.45	\$10.60	\$11.75	\$13.10	\$14.14	\$18.15	\$21.64	\$25.16	\$28.70	\$32.46	\$37.68	60
61	\$5.50	\$6.97	\$8.36	\$9.57	\$10.73	\$11.90	\$13.27	\$14.28	\$18.30	\$21.84	\$25.40	\$28.95	\$33.50	\$38.82	61
62	\$5.58	\$7.06	\$8.45	\$9.68	\$10.85	\$12.04	\$13.43	\$14.41	\$18.54	\$22.08	\$25.66	\$29.23	\$33.84	\$39.44	62
63	\$9.31	\$11.30	\$13.01	\$14.84	\$16.70	\$18.71	\$21.27	\$17.84	\$22.79	\$27.21	\$31.83	\$36.44	\$41.26	\$47.25	63
64	\$10.18	\$12.38	\$14.26	\$16.26	\$18.32	\$20.54	\$23.33	\$19.22	\$24.51	\$29.23	\$34.09	\$38.97	\$44.03	\$50.37	64
65	\$11.06	\$13.45	\$15.51	\$17.70	\$19.92	\$22.33	\$25.41	\$20.58	\$26.24	\$31.25	\$36.34	\$41.47	\$46.81	\$53.50	65
66	\$11.94	\$14.54	\$16.76	\$19.12	\$21.55	\$24.15	\$27.47	\$21.96	\$27.95	\$33.26	\$38.61	\$43.99	\$49.59	\$56.62	66
67	\$12.82	\$15.62	\$18.01	\$20.55	\$23.16	\$25.97	\$29.52	\$23.35	\$29.67	\$35.26	\$40.88	\$46.51	\$52.36	\$59.73	67
68	\$14.56	\$17.78	\$20.54	\$23.39	\$26.30	\$29.46	\$33.46	\$25.87	\$32.97	\$39.24	\$45.23	\$51.24	\$57.52	\$65.45	68
69	\$16.28	\$19.94	\$23.06	\$26.21	\$29.44	\$32.96	\$37.40	\$28.40	\$36.25	\$43.22	\$49.59	\$55.99	\$62.68	\$71.17	69
70	\$18.04	\$22.11	\$25.59	\$29.03											

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age
	Comprehensive - 20 Day EP - 80% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.28	\$5.16	\$5.91	\$6.52	\$7.17	\$7.89	\$8.83	\$9.15	\$11.41	\$13.38	\$15.33	\$17.34	\$19.42	\$22.03	25
26	\$4.30	\$5.18	\$5.94	\$6.57	\$7.23	\$7.96	\$8.91	\$9.25	\$11.54	\$13.53	\$15.53	\$17.57	\$19.69	\$22.33	26
27	\$4.31	\$5.24	\$5.98	\$6.62	\$7.28	\$8.02	\$8.98	\$9.38	\$11.68	\$13.70	\$15.74	\$17.80	\$19.94	\$22.63	27
28	\$4.33	\$5.26	\$6.03	\$6.66	\$7.34	\$8.10	\$9.06	\$9.49	\$11.83	\$13.87	\$15.93	\$18.01	\$20.21	\$22.92	28
29	\$4.36	\$5.29	\$6.06	\$6.73	\$7.40	\$8.15	\$9.12	\$9.60	\$11.97	\$14.05	\$16.13	\$18.25	\$20.46	\$23.23	29
30	\$4.39	\$5.31	\$6.12	\$6.78	\$7.46	\$8.22	\$9.20	\$9.72	\$12.13	\$14.20	\$16.35	\$18.47	\$20.71	\$23.54	30
31	\$4.41	\$5.37	\$6.15	\$6.81	\$7.50	\$8.27	\$9.28	\$9.83	\$12.27	\$14.37	\$16.52	\$18.70	\$20.98	\$23.84	31
32	\$4.43	\$5.39	\$6.20	\$6.88	\$7.56	\$8.35	\$9.35	\$9.97	\$12.41	\$14.54	\$16.73	\$18.94	\$21.24	\$24.13	32
33	\$4.46	\$5.42	\$6.25	\$6.91	\$7.61	\$8.39	\$9.43	\$10.07	\$12.55	\$14.72	\$16.91	\$19.17	\$21.51	\$24.42	33
34	\$4.48	\$5.46	\$6.28	\$6.96	\$7.68	\$8.47	\$9.49	\$10.18	\$12.69	\$14.88	\$17.12	\$19.37	\$21.77	\$24.74	34
35	\$4.50	\$5.50	\$6.33	\$7.02	\$7.73	\$8.51	\$9.57	\$10.30	\$12.83	\$15.05	\$17.33	\$19.61	\$22.02	\$25.04	35
36	\$4.55	\$5.56	\$6.40	\$7.10	\$7.83	\$8.65	\$9.70	\$10.43	\$13.01	\$15.27	\$17.57	\$19.91	\$22.35	\$25.43	36
37	\$4.59	\$5.63	\$6.49	\$7.18	\$7.94	\$8.77	\$9.83	\$10.58	\$13.19	\$15.48	\$17.83	\$20.20	\$22.68	\$25.81	37
38	\$4.63	\$5.69	\$6.57	\$7.28	\$8.04	\$8.89	\$9.99	\$10.73	\$13.39	\$15.71	\$18.08	\$20.48	\$23.01	\$26.18	38
39	\$4.69	\$5.74	\$6.64	\$7.39	\$8.15	\$9.01	\$10.12	\$10.87	\$13.55	\$15.92	\$18.34	\$20.77	\$23.33	\$26.57	39
40	\$4.72	\$5.81	\$6.74	\$7.48	\$8.26	\$9.12	\$10.25	\$11.00	\$13.76	\$16.13	\$18.58	\$21.08	\$23.67	\$26.94	40
41	\$4.77	\$5.87	\$6.81	\$7.58	\$8.37	\$9.24	\$10.38	\$11.15	\$13.94	\$16.36	\$18.83	\$21.36	\$24.00	\$27.34	41
42	\$4.83	\$5.94	\$6.90	\$7.67	\$8.48	\$9.36	\$10.53	\$11.32	\$14.11	\$16.57	\$19.10	\$21.66	\$24.34	\$27.71	42
43	\$4.87	\$6.00	\$6.99	\$7.76	\$8.57	\$9.48	\$10.67	\$11.46	\$14.30	\$16.78	\$19.34	\$21.93	\$24.66	\$28.08	43
44	\$4.92	\$6.06	\$7.05	\$7.85	\$8.69	\$9.60	\$10.80	\$11.59	\$14.49	\$17.01	\$19.60	\$22.24	\$25.00	\$28.47	44
45	\$4.96	\$6.14	\$7.14	\$7.94	\$8.79	\$9.72	\$10.93	\$11.74	\$14.66	\$17.22	\$19.86	\$22.52	\$25.33	\$28.84	45
46	\$5.05	\$6.26	\$7.28	\$8.13	\$8.99	\$9.97	\$11.21	\$11.95	\$14.91	\$17.50	\$20.20	\$22.92	\$25.76	\$29.38	46
47	\$5.14	\$6.39	\$7.46	\$8.29	\$9.21	\$10.19	\$11.47	\$12.14	\$15.17	\$17.80	\$20.55	\$23.31	\$26.24	\$29.90	47
48	\$5.24	\$6.51	\$7.61	\$8.49	\$9.43	\$10.43	\$11.74	\$12.33	\$15.41	\$18.10	\$20.90	\$23.72	\$26.69	\$30.42	48
49	\$5.30	\$6.63	\$7.76	\$8.67	\$9.61	\$10.67	\$12.01	\$12.55	\$15.65	\$18.39	\$21.24	\$24.12	\$27.12	\$30.91	49
50	\$5.40	\$6.77	\$7.92	\$8.86	\$9.82	\$10.88	\$12.28	\$12.73	\$15.92	\$18.69	\$21.58	\$24.51	\$27.59	\$31.44	50
51	\$5.51	\$6.90	\$8.10	\$9.03	\$10.04	\$11.11	\$12.55	\$12.94	\$16.15	\$18.98	\$21.92	\$24.90	\$28.04	\$31.97	51
52	\$5.58	\$7.02	\$8.24	\$9.21	\$10.24	\$11.36	\$12.82	\$13.15	\$16.41	\$19.27	\$22.29	\$25.32	\$28.48	\$32.48	52
53	\$5.68	\$7.14	\$8.39	\$9.39	\$10.44	\$11.59	\$13.07	\$13.32	\$16.65	\$19.58	\$22.62	\$25.71	\$28.94	\$33.00	53
54	\$5.76	\$7.26	\$8.56	\$9.58	\$10.66	\$11.81	\$13.34	\$13.53	\$16.91	\$19.87	\$22.98	\$26.10	\$29.39	\$33.52	54
55	\$5.85	\$7.39	\$8.71	\$9.76	\$10.86	\$12.06	\$13.62	\$13.73	\$17.16	\$20.17	\$23.30	\$26.50	\$29.83	\$34.02	55
56	\$6.41	\$8.02	\$9.39	\$10.56	\$11.76	\$13.07	\$14.77	\$14.37	\$18.01	\$21.20	\$24.54	\$27.95	\$31.50	\$35.96	56
57	\$6.99	\$8.66	\$10.08	\$11.34	\$12.65	\$14.08	\$15.95	\$15.02	\$18.85	\$22.24	\$25.81	\$29.40	\$33.17	\$37.90	57
58	\$7.55	\$9.28	\$10.75	\$12.13	\$13.54	\$15.11	\$17.09	\$15.68	\$19.72	\$23.27	\$27.05	\$30.86	\$34.83	\$39.81	58
59	\$8.12	\$9.92	\$11.43	\$12.90	\$14.44	\$16.12	\$18.26	\$16.29	\$20.57	\$24.32	\$28.29	\$32.31	\$36.51	\$41.75	59
60	\$8.67	\$10.54	\$12.10	\$13.68	\$15.35	\$17.14	\$19.42	\$16.96	\$21.42	\$25.36	\$29.54	\$33.75	\$38.17	\$43.68	60
61	\$9.23	\$11.18	\$12.78	\$14.49	\$16.24	\$18.14	\$20.58	\$17.61	\$22.29	\$26.38	\$30.77	\$35.20	\$39.83	\$45.62	61
62	\$9.80	\$11.80	\$13.49	\$15.27	\$17.14	\$19.17	\$21.76	\$18.25	\$23.13	\$27.43	\$32.01	\$36.66	\$41.49	\$47.53	62
63	\$10.84	\$13.05	\$14.89	\$16.90	\$18.96	\$21.22	\$24.10	\$19.78	\$25.01	\$29.62	\$34.47	\$39.38	\$44.50	\$50.90	63
64	\$11.87	\$14.30	\$16.35	\$18.54	\$20.81	\$23.28	\$26.42	\$21.30	\$26.91	\$31.81	\$36.93	\$42.10	\$47.50	\$54.27	64
65	\$12.89	\$15.54	\$17.77	\$20.16	\$22.63	\$25.33	\$28.77	\$22.85	\$28.79	\$34.00	\$39.38	\$44.80	\$50.49	\$57.63	65
66	\$13.93	\$16.81	\$19.21	\$21.79	\$24.48	\$27.38	\$31.11	\$24.37	\$30.66	\$36.19	\$41.82	\$47.52	\$53.48	\$60.97	66
67	\$14.94	\$18.05	\$20.64	\$23.42	\$26.30	\$29.44	\$33.44	\$25.88	\$32.55	\$38.38	\$44.29	\$50.25	\$56.49	\$64.36	67
68	\$16.98	\$20.55	\$23.53	\$26.64	\$29.89	\$33.40	\$37.90	\$28.70	\$36.17	\$42.70	\$49.01	\$55.37	\$62.05	\$70.51	68
69	\$19.00	\$23.03	\$26.41	\$29.88	\$33.45	\$37.37	\$42.35	\$31.50	\$39.77	\$47.03	\$53.71	\$60.49	\$67.61	\$76.67	69
70	\$21.03	\$25.55	\$29.30	\$33.09	\$37.03	\$41.33	\$46.81	\$34.31	\$43.36	\$51.34	\$58.42	\$65.63	\$73.16	\$82.84	70
71	\$23.06	\$28.04</													

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age	
	Comprehensive - 20 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.59	\$5.61	\$6.41	\$7.08	\$7.77	\$8.56	\$9.58	\$9.57	\$11.87	\$13.87	\$15.88	\$17.93	\$20.08	\$22.77	25	
26	\$4.62	\$5.65	\$6.47	\$7.13	\$7.84	\$8.62	\$9.64	\$9.69	\$12.02	\$14.05	\$16.09	\$18.17	\$20.35	\$23.07	26	
27	\$4.64	\$5.69	\$6.51	\$7.17	\$7.89	\$8.70	\$9.72	\$9.80	\$12.17	\$14.22	\$16.28	\$18.41	\$20.63	\$23.40	27	
28	\$4.68	\$5.71	\$6.55	\$7.23	\$7.95	\$8.77	\$9.80	\$9.93	\$12.31	\$14.40	\$16.50	\$18.63	\$20.89	\$23.71	28	
29	\$4.70	\$5.76	\$6.60	\$7.28	\$8.02	\$8.83	\$9.88	\$10.04	\$12.45	\$14.58	\$16.70	\$18.88	\$21.15	\$24.01	29	
30	\$4.72	\$5.80	\$6.64	\$7.34	\$8.09	\$8.90	\$9.98	\$10.16	\$12.61	\$14.74	\$16.91	\$19.11	\$21.42	\$24.33	30	
31	\$4.75	\$5.83	\$6.68	\$7.40	\$8.14	\$8.97	\$10.04	\$10.29	\$12.76	\$14.91	\$17.12	\$19.35	\$21.69	\$24.64	31	
32	\$4.76	\$5.86	\$6.74	\$7.46	\$8.21	\$9.03	\$10.12	\$10.41	\$12.90	\$15.09	\$17.33	\$19.59	\$21.96	\$24.95	32	
33	\$4.79	\$5.91	\$6.79	\$7.50	\$8.26	\$9.10	\$10.20	\$10.51	\$13.05	\$15.27	\$17.51	\$19.81	\$22.23	\$25.26	33	
34	\$4.83	\$5.94	\$6.82	\$7.56	\$8.32	\$9.17	\$10.29	\$10.64	\$13.21	\$15.43	\$17.73	\$20.05	\$22.50	\$25.58	34	
35	\$4.85	\$5.97	\$6.89	\$7.61	\$8.38	\$9.23	\$10.36	\$10.75	\$13.37	\$15.61	\$17.93	\$20.30	\$22.77	\$25.86	35	
36	\$4.91	\$6.04	\$6.96	\$7.71	\$8.49	\$9.36	\$10.51	\$10.91	\$13.54	\$15.85	\$18.19	\$20.58	\$23.11	\$26.27	36	
37	\$4.95	\$6.13	\$7.05	\$7.82	\$8.61	\$9.49	\$10.67	\$11.07	\$13.73	\$16.07	\$18.46	\$20.90	\$23.44	\$26.68	37	
38	\$5.01	\$6.19	\$7.14	\$7.90	\$8.72	\$9.63	\$10.81	\$11.22	\$13.93	\$16.28	\$18.71	\$21.20	\$23.79	\$27.06	38	
39	\$5.05	\$6.26	\$7.23	\$8.01	\$8.84	\$9.75	\$10.96	\$11.36	\$14.11	\$16.51	\$18.99	\$21.51	\$24.13	\$27.46	39	
40	\$5.09	\$6.33	\$7.30	\$8.12	\$8.95	\$9.88	\$11.09	\$11.52	\$14.30	\$16.74	\$19.24	\$21.79	\$24.48	\$27.85	40	
41	\$5.15	\$6.39	\$7.41	\$8.22	\$9.06	\$10.01	\$11.24	\$11.66	\$14.50	\$16.96	\$19.53	\$22.11	\$24.82	\$28.24	41	
42	\$5.19	\$6.47	\$7.49	\$8.32	\$9.19	\$10.14	\$11.40	\$11.81	\$14.67	\$17.19	\$19.78	\$22.40	\$25.16	\$28.63	42	
43	\$5.25	\$6.53	\$7.59	\$8.40	\$9.31	\$10.26	\$11.54	\$11.97	\$14.87	\$17.40	\$20.03	\$22.69	\$25.50	\$29.02	43	
44	\$5.29	\$6.61	\$7.67	\$8.51	\$9.43	\$10.41	\$11.68	\$12.13	\$15.06	\$17.63	\$20.31	\$23.00	\$25.84	\$29.43	44	
45	\$5.36	\$6.67	\$7.76	\$8.61	\$9.52	\$10.54	\$11.83	\$12.28	\$15.26	\$17.86	\$20.56	\$23.30	\$26.19	\$29.82	45	
46	\$5.45	\$6.81	\$7.92	\$8.82	\$9.75	\$10.79	\$12.14	\$12.49	\$15.52	\$18.16	\$20.93	\$23.72	\$26.66	\$30.35	46	
47	\$5.54	\$6.94	\$8.11	\$9.02	\$9.99	\$11.04	\$12.42	\$12.69	\$15.79	\$18.47	\$21.27	\$24.12	\$27.10	\$30.89	47	
48	\$5.64	\$7.08	\$8.27	\$9.21	\$10.20	\$11.30	\$12.71	\$12.89	\$16.03	\$18.78	\$21.65	\$24.53	\$27.59	\$31.42	48	
49	\$5.73	\$7.22	\$8.44	\$9.43	\$10.43	\$11.54	\$13.00	\$13.12	\$16.28	\$19.09	\$21.99	\$24.95	\$28.05	\$31.97	49	
50	\$5.82	\$7.35	\$8.61	\$9.60	\$10.66	\$11.79	\$13.29	\$13.31	\$16.54	\$19.39	\$22.35	\$25.37	\$28.53	\$32.49	50	
51	\$5.92	\$7.49	\$8.79	\$9.80	\$10.87	\$12.06	\$13.56	\$13.52	\$16.82	\$19.69	\$22.73	\$25.76	\$28.97	\$33.03	51	
52	\$6.01	\$7.62	\$8.95	\$10.00	\$11.09	\$12.30	\$13.87	\$13.73	\$17.08	\$20.01	\$23.06	\$26.18	\$29.46	\$33.56	52	
53	\$6.12	\$7.77	\$9.12	\$10.20	\$11.33	\$12.56	\$14.16	\$13.94	\$17.34	\$20.31	\$23.43	\$26.60	\$29.92	\$34.10	53	
54	\$6.20	\$7.90	\$9.32	\$10.41	\$11.54	\$12.82	\$14.45	\$14.14	\$17.60	\$20.60	\$23.78	\$26.99	\$30.39	\$34.63	54	
55	\$6.30	\$8.04	\$9.47	\$10.59	\$11.77	\$13.05	\$14.74	\$14.34	\$17.85	\$20.93	\$24.15	\$27.41	\$30.86	\$35.18	55	
56	\$6.91	\$8.72	\$10.21	\$11.45	\$12.75	\$14.17	\$15.99	\$15.02	\$18.73	\$21.99	\$25.44	\$28.92	\$32.58	\$37.16	56	
57	\$7.52	\$9.43	\$10.95	\$12.30	\$13.70	\$15.27	\$17.25	\$15.71	\$19.62	\$23.07	\$26.72	\$30.43	\$34.30	\$39.15	57	
58	\$8.13	\$10.11	\$11.68	\$13.16	\$14.67	\$16.37	\$18.51	\$16.38	\$20.53	\$24.15	\$28.02	\$31.92	\$36.03	\$41.15	58	
59	\$8.75	\$10.79	\$12.42	\$14.00	\$15.65	\$17.46	\$19.78	\$17.06	\$21.40	\$25.22	\$29.29	\$33.43	\$37.75	\$43.15	59	
60	\$9.35	\$11.47	\$13.17	\$14.86	\$16.63	\$18.56	\$21.03	\$17.73	\$22.30	\$26.30	\$30.58	\$34.94	\$39.47	\$45.14	60	
61	\$9.97	\$12.17	\$13.92	\$15.72	\$17.60	\$19.67	\$22.30	\$18.39	\$23.17	\$27.38	\$31.87	\$36.42	\$41.18	\$47.14	61	
62	\$10.57	\$12.85	\$14.64	\$16.57	\$18.57	\$20.76	\$23.55	\$19.07	\$24.08	\$28.45	\$33.17	\$37.92	\$42.91	\$49.13	62	
63	\$11.67	\$14.20	\$16.20	\$18.34	\$20.56	\$22.99	\$26.09	\$20.67	\$26.02	\$30.73	\$35.71	\$40.74	\$46.01	\$52.59	63	
64	\$12.78	\$15.55	\$17.75	\$20.09	\$22.55	\$25.21	\$28.61	\$22.26	\$27.98	\$33.01	\$38.25	\$43.55	\$49.12	\$56.09	64	
65	\$13.90	\$16.93	\$19.32	\$21.88	\$24.52	\$27.45	\$31.15	\$23.87	\$29.94	\$35.29	\$40.78	\$46.35	\$52.22	\$59.55	65	
66	\$15.00	\$18.29	\$20.88	\$23.65	\$26.51	\$29.66	\$33.69	\$25.48	\$31.91	\$37.55	\$43.33	\$49.16	\$55.30	\$63.03	66	
67	\$16.10	\$19.65	\$22.43	\$25.41	\$28.52	\$31.90	\$36.20	\$27.07	\$33.87	\$39.83	\$45.87	\$51.98	\$58.40	\$66.51	67	
68	\$18.30	\$22.36	\$25.58	\$28.90	\$32.38	\$36.19	\$41.03	\$30.01	\$37.63	\$44.31	\$50.74	\$57.28	\$64.15	\$72.88	68	
69	\$20.47	\$25.07	\$28.71	\$32.41	\$36.27	\$40.47	\$45.87	\$32.91	\$41.38	\$48.79	\$55.64	\$62.58	\$69.91	\$79.23	69	
70	\$22.66	\$27.79	\$31.86	\$35.90	\$40.13	\$44.77	\$50.69	\$35.85	\$45.13	\$53.27	\$60.52	\$67.87	\$75.67	\$85.59		

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 20 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$2.81	\$3.58	\$4.21	\$4.71	\$5.24	\$5.79	\$6.49	\$6.63	\$8.69	\$10.44	\$12.17	\$13.86	\$15.59	\$17.74	25	
26	\$2.82	\$3.60	\$4.24	\$4.75	\$5.27	\$5.82	\$6.53	\$6.73	\$8.79	\$10.58	\$12.32	\$14.04	\$15.80	\$17.99	26	
27	\$2.84	\$3.62	\$4.28	\$4.79	\$5.30	\$5.86	\$6.60	\$6.80	\$8.90	\$10.71	\$12.46	\$14.22	\$15.99	\$18.24	27	
28	\$2.85	\$3.65	\$4.30	\$4.83	\$5.36	\$5.92	\$6.64	\$6.89	\$9.01	\$10.85	\$12.64	\$14.40	\$16.21	\$18.47	28	
29	\$2.86	\$3.66	\$4.32	\$4.87	\$5.39	\$5.95	\$6.72	\$6.96	\$9.11	\$10.97	\$12.80	\$14.60	\$16.41	\$18.70	29	
30	\$2.87	\$3.69	\$4.36	\$4.90	\$5.42	\$6.01	\$6.77	\$7.04	\$9.22	\$11.10	\$12.95	\$14.76	\$16.62	\$18.95	30	
31	\$2.90	\$3.71	\$4.39	\$4.93	\$5.47	\$6.05	\$6.81	\$7.13	\$9.34	\$11.24	\$13.12	\$14.94	\$16.83	\$19.20	31	
32	\$2.93	\$3.74	\$4.42	\$4.97	\$5.52	\$6.11	\$6.88	\$7.21	\$9.45	\$11.37	\$13.27	\$15.14	\$17.04	\$19.44	32	
33	\$2.94	\$3.76	\$4.44	\$5.01	\$5.56	\$6.15	\$6.92	\$7.28	\$9.56	\$11.50	\$13.42	\$15.31	\$17.25	\$19.68	33	
34	\$2.96	\$3.78	\$4.47	\$5.04	\$5.59	\$6.19	\$6.99	\$7.39	\$9.65	\$11.64	\$13.57	\$15.49	\$17.46	\$19.92	34	
35	\$2.97	\$3.81	\$4.51	\$5.06	\$5.64	\$6.25	\$7.03	\$7.47	\$9.76	\$11.77	\$13.73	\$15.68	\$17.66	\$20.17	35	
36	\$2.99	\$3.84	\$4.57	\$5.14	\$5.71	\$6.33	\$7.13	\$7.56	\$9.89	\$11.94	\$13.94	\$15.92	\$17.93	\$20.46	36	
37	\$3.03	\$3.89	\$4.62	\$5.19	\$5.80	\$6.41	\$7.23	\$7.67	\$10.05	\$12.10	\$14.14	\$16.14	\$18.18	\$20.77	37	
38	\$3.06	\$3.94	\$4.68	\$5.27	\$5.86	\$6.50	\$7.33	\$7.77	\$10.19	\$12.28	\$14.34	\$16.38	\$18.46	\$21.09	38	
39	\$3.09	\$3.97	\$4.74	\$5.32	\$5.94	\$6.60	\$7.44	\$7.88	\$10.32	\$12.44	\$14.54	\$16.61	\$18.72	\$21.40	39	
40	\$3.11	\$4.03	\$4.79	\$5.40	\$6.03	\$6.67	\$7.54	\$7.99	\$10.45	\$12.61	\$14.74	\$16.83	\$18.99	\$21.69	40	
41	\$3.15	\$4.06	\$4.85	\$5.47	\$6.11	\$6.77	\$7.62	\$8.10	\$10.60	\$12.78	\$14.93	\$17.08	\$19.25	\$22.01	41	
42	\$3.17	\$4.10	\$4.92	\$5.54	\$6.18	\$6.86	\$7.73	\$8.21	\$10.74	\$12.95	\$15.15	\$17.31	\$19.53	\$22.32	42	
43	\$3.21	\$4.17	\$4.97	\$5.61	\$6.26	\$6.93	\$7.83	\$8.29	\$10.87	\$13.12	\$15.35	\$17.55	\$19.79	\$22.62	43	
44	\$3.23	\$4.20	\$5.03	\$5.68	\$6.35	\$7.03	\$7.94	\$8.40	\$11.02	\$13.29	\$15.54	\$17.77	\$20.05	\$22.92	44	
45	\$3.27	\$4.26	\$5.08	\$5.74	\$6.40	\$7.12	\$8.03	\$8.51	\$11.15	\$13.44	\$15.75	\$18.00	\$20.32	\$23.24	45	
46	\$3.32	\$4.33	\$5.19	\$5.87	\$6.55	\$7.28	\$8.24	\$8.66	\$11.35	\$13.67	\$16.02	\$18.33	\$20.68	\$23.65	46	
47	\$3.39	\$4.42	\$5.30	\$6.01	\$6.73	\$7.47	\$8.42	\$8.81	\$11.54	\$13.92	\$16.28	\$18.63	\$21.04	\$24.08	47	
48	\$3.43	\$4.51	\$5.41	\$6.14	\$6.88	\$7.62	\$8.62	\$8.94	\$11.73	\$14.14	\$16.57	\$18.96	\$21.40	\$24.49	48	
49	\$3.49	\$4.59	\$5.54	\$6.27	\$7.02	\$7.80	\$8.82	\$9.09	\$11.92	\$14.38	\$16.84	\$19.27	\$21.77	\$24.90	49	
50	\$3.56	\$4.69	\$5.65	\$6.40	\$7.16	\$7.96	\$9.02	\$9.23	\$12.10	\$14.62	\$17.12	\$19.60	\$22.13	\$25.33	50	
51	\$3.62	\$4.76	\$5.76	\$6.53	\$7.30	\$8.14	\$9.21	\$9.37	\$12.30	\$14.85	\$17.38	\$19.91	\$22.50	\$25.73	51	
52	\$3.67	\$4.85	\$5.86	\$6.66	\$7.47	\$8.32	\$9.43	\$9.52	\$12.49	\$15.07	\$17.66	\$20.23	\$22.86	\$26.15	52	
53	\$3.74	\$4.95	\$5.98	\$6.80	\$7.61	\$8.48	\$9.60	\$9.65	\$12.68	\$15.30	\$17.95	\$20.55	\$23.21	\$26.58	53	
54	\$3.80	\$5.03	\$6.11	\$6.93	\$7.77	\$8.66	\$9.80	\$9.80	\$12.87	\$15.53	\$18.22	\$20.88	\$23.58	\$26.98	54	
55	\$3.84	\$5.13	\$6.20	\$7.06	\$7.92	\$8.83	\$10.00	\$9.97	\$13.05	\$15.76	\$18.49	\$21.18	\$23.93	\$27.41	55	
56	\$4.22	\$5.56	\$6.68	\$7.63	\$8.57	\$9.57	\$10.85	\$10.42	\$13.70	\$16.58	\$19.47	\$22.35	\$25.28	\$28.95	56	
57	\$4.59	\$5.98	\$7.17	\$8.22	\$9.22	\$10.31	\$11.69	\$10.88	\$14.36	\$17.37	\$20.46	\$23.51	\$26.62	\$30.51	57	
58	\$4.97	\$6.41	\$7.67	\$8.78	\$9.87	\$11.06	\$12.56	\$11.35	\$15.00	\$18.18	\$21.45	\$24.66	\$27.94	\$32.08	58	
59	\$5.32	\$6.88	\$8.14	\$9.35	\$10.54	\$11.79	\$13.42	\$11.81	\$15.65	\$19.00	\$22.44	\$25.82	\$29.28	\$33.63	59	
60	\$5.71	\$7.29	\$8.62	\$9.92	\$11.20	\$12.55	\$14.27	\$12.29	\$16.29	\$19.81	\$23.42	\$26.97	\$30.62	\$35.18	60	
61	\$6.08	\$7.73	\$9.11	\$10.47	\$11.83	\$13.29	\$15.14	\$12.76	\$16.96	\$20.63	\$24.40	\$28.15	\$31.96	\$36.72	61	
62	\$6.47	\$8.17	\$9.60	\$11.06	\$12.51	\$14.04	\$15.98	\$13.24	\$17.60	\$21.44	\$25.40	\$29.29	\$33.29	\$38.29	62	
63	\$7.14	\$9.03	\$10.62	\$12.22	\$13.83	\$15.53	\$17.71	\$14.32	\$19.04	\$23.14	\$27.35	\$31.47	\$35.71	\$41.00	63	
64	\$7.82	\$9.89	\$11.64	\$13.41	\$15.17	\$17.04	\$19.40	\$15.43	\$20.46	\$24.87	\$29.28	\$33.64	\$38.09	\$43.70	64	
65	\$8.49	\$10.78	\$12.67	\$14.60	\$16.51	\$18.55	\$21.13	\$16.54	\$21.90	\$26.59	\$31.24	\$35.81	\$40.50	\$46.42	65	
66	\$9.17	\$11.64	\$13.67	\$15.76	\$17.85	\$20.04	\$22.86	\$17.66	\$23.33	\$28.29	\$33.17	\$37.99	\$42.91	\$49.13	66	
67	\$9.85	\$12.51	\$14.72	\$16.94	\$19.18	\$21.55	\$24.56	\$18.78	\$24.77	\$30.02	\$35.11	\$40.16	\$45.32	\$51.83	67	
68	\$11.18	\$14.22	\$16.76	\$19.27	\$21.79	\$24.45	\$27.84	\$20.81	\$27.52	\$33.39	\$38.86	\$44.24	\$49.79	\$56.78	68	
69	\$12.52	\$15.96	\$18.82	\$21.62	\$24.39	\$27.35	\$31.12	\$22.85	\$30.25	\$36.75	\$42.61	\$48.36	\$54.25	\$61.75	69	
70	\$13.86	\$17.69	\$20.89	\$23.95	\$26.99	\$30.24	\$34.39	\$24.87	\$33.01	\$40.14	\$46.33	\$52.44	\$58.72	\$66.70	70	
71	\$15.18	\$19.40	\$22.94	\$26.27	\$29.61	\$33.14	\$37.66	\$26.91	\$35.75	\$43.51	\$50.08	\$56.54	\$63.16	\$71.65	71	
72	\$16.52	\$21.14	\$24.99	\$28.60	\$32.22	\$36.04	\$40.94	\$28.93	\$38.49							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$3.61	\$4.41	\$5.08	\$5.64	\$6.23	\$6.86	\$7.70	\$8.13	\$10.25	\$12.10	\$13.96	\$15.84	\$17.77	\$20.17	25	
26	\$3.62	\$4.43	\$5.12	\$5.68	\$6.27	\$6.91	\$7.74	\$8.24	\$10.37	\$12.28	\$14.14	\$16.03	\$18.00	\$20.44	26	
27	\$3.64	\$4.46	\$5.15	\$5.73	\$6.31	\$6.99	\$7.82	\$8.34	\$10.51	\$12.42	\$14.32	\$16.24	\$18.25	\$20.71	27	
28	\$3.66	\$4.48	\$5.18	\$5.78	\$6.37	\$7.03	\$7.88	\$8.44	\$10.64	\$12.57	\$14.51	\$16.47	\$18.47	\$21.00	28	
29	\$3.67	\$4.51	\$5.21	\$5.81	\$6.41	\$7.08	\$7.94	\$8.53	\$10.78	\$12.72	\$14.67	\$16.65	\$18.71	\$21.26	29	
30	\$3.70	\$4.54	\$5.26	\$5.85	\$6.47	\$7.14	\$8.01	\$8.65	\$10.88	\$12.88	\$14.87	\$16.86	\$18.95	\$21.55	30	
31	\$3.71	\$4.57	\$5.29	\$5.90	\$6.51	\$7.18	\$8.09	\$8.75	\$11.02	\$13.02	\$15.05	\$17.08	\$19.20	\$21.81	31	
32	\$3.74	\$4.59	\$5.31	\$5.93	\$6.55	\$7.25	\$8.13	\$8.83	\$11.14	\$13.18	\$15.22	\$17.28	\$19.42	\$22.09	32	
33	\$3.76	\$4.62	\$5.37	\$5.97	\$6.61	\$7.29	\$8.21	\$8.94	\$11.29	\$13.34	\$15.41	\$17.49	\$19.67	\$22.37	33	
34	\$3.78	\$4.65	\$5.40	\$6.01	\$6.64	\$7.35	\$8.26	\$9.03	\$11.41	\$13.50	\$15.59	\$17.71	\$19.90	\$22.64	34	
35	\$3.80	\$4.69	\$5.45	\$6.05	\$6.72	\$7.41	\$8.32	\$9.14	\$11.54	\$13.64	\$15.76	\$17.90	\$20.15	\$22.91	35	
36	\$3.83	\$4.74	\$5.52	\$6.14	\$6.80	\$7.50	\$8.44	\$9.25	\$11.69	\$13.84	\$15.99	\$18.17	\$20.44	\$23.27	36	
37	\$3.88	\$4.79	\$5.58	\$6.23	\$6.89	\$7.61	\$8.56	\$9.39	\$11.87	\$14.04	\$16.23	\$18.45	\$20.72	\$23.62	37	
38	\$3.92	\$4.85	\$5.65	\$6.30	\$6.99	\$7.72	\$8.69	\$9.53	\$12.03	\$14.23	\$16.48	\$18.70	\$21.04	\$23.97	38	
39	\$3.95	\$4.91	\$5.71	\$6.38	\$7.06	\$7.82	\$8.79	\$9.65	\$12.19	\$14.43	\$16.70	\$18.98	\$21.34	\$24.33	39	
40	\$4.00	\$4.96	\$5.79	\$6.47	\$7.16	\$7.92	\$8.91	\$9.79	\$12.34	\$14.62	\$16.93	\$19.23	\$21.65	\$24.66	40	
41	\$4.03	\$5.02	\$5.85	\$6.53	\$7.26	\$8.03	\$9.03	\$9.92	\$12.52	\$14.81	\$17.16	\$19.49	\$21.95	\$25.01	41	
42	\$4.06	\$5.06	\$5.93	\$6.62	\$7.34	\$8.14	\$9.15	\$10.05	\$12.69	\$15.00	\$17.38	\$19.78	\$22.25	\$25.37	42	
43	\$4.09	\$5.13	\$6.00	\$6.72	\$7.44	\$8.24	\$9.28	\$10.18	\$12.85	\$15.21	\$17.62	\$20.03	\$22.55	\$25.72	43	
44	\$4.15	\$5.17	\$6.06	\$6.79	\$7.54	\$8.35	\$9.39	\$10.31	\$13.01	\$15.40	\$17.85	\$20.31	\$22.87	\$26.08	44	
45	\$4.19	\$5.24	\$6.14	\$6.88	\$7.62	\$8.45	\$9.50	\$10.43	\$13.18	\$15.60	\$18.08	\$20.57	\$23.16	\$26.41	45	
46	\$4.26	\$5.32	\$6.27	\$7.03	\$7.80	\$8.66	\$9.74	\$10.60	\$13.41	\$15.86	\$18.39	\$20.93	\$23.56	\$26.88	46	
47	\$4.33	\$5.45	\$6.40	\$7.17	\$7.98	\$8.86	\$9.99	\$10.79	\$13.63	\$16.13	\$18.70	\$21.29	\$23.99	\$27.36	47	
48	\$4.42	\$5.56	\$6.53	\$7.34	\$8.16	\$9.06	\$10.21	\$10.96	\$13.86	\$16.40	\$19.04	\$21.66	\$24.39	\$27.84	48	
49	\$4.48	\$5.67	\$6.67	\$7.49	\$8.35	\$9.24	\$10.44	\$11.12	\$14.07	\$16.67	\$19.34	\$22.02	\$24.82	\$28.30	49	
50	\$4.57	\$5.78	\$6.81	\$7.66	\$8.51	\$9.46	\$10.68	\$11.32	\$14.30	\$16.93	\$19.66	\$22.39	\$25.21	\$28.79	50	
51	\$4.63	\$5.86	\$6.94	\$7.82	\$8.70	\$9.65	\$10.91	\$11.48	\$14.53	\$17.20	\$19.95	\$22.75	\$25.63	\$29.27	51	
52	\$4.71	\$5.97	\$7.08	\$7.96	\$8.88	\$9.86	\$11.12	\$11.66	\$14.75	\$17.47	\$20.30	\$23.11	\$26.05	\$29.76	52	
53	\$4.77	\$6.08	\$7.22	\$8.13	\$9.06	\$10.07	\$11.37	\$11.83	\$14.98	\$17.74	\$20.59	\$23.47	\$26.46	\$30.21	53	
54	\$4.87	\$6.19	\$7.35	\$8.27	\$9.23	\$10.26	\$11.61	\$12.02	\$15.19	\$18.00	\$20.91	\$23.84	\$26.86	\$30.69	54	
55	\$4.93	\$6.30	\$7.49	\$8.44	\$9.43	\$10.46	\$11.83	\$12.19	\$15.42	\$18.27	\$21.24	\$24.21	\$27.30	\$31.16	55	
56	\$5.40	\$6.85	\$8.09	\$9.11	\$10.20	\$11.35	\$12.85	\$12.77	\$16.19	\$19.22	\$22.36	\$25.53	\$28.81	\$32.91	56	
57	\$5.90	\$7.37	\$8.66	\$9.79	\$10.97	\$12.23	\$13.86	\$13.34	\$16.96	\$20.16	\$23.51	\$26.84	\$30.33	\$34.68	57	
58	\$6.37	\$7.90	\$9.24	\$10.47	\$11.74	\$13.13	\$14.87	\$13.92	\$17.72	\$21.09	\$24.63	\$28.17	\$31.86	\$36.45	58	
59	\$6.85	\$8.45	\$9.83	\$11.15	\$12.54	\$14.00	\$15.88	\$14.50	\$18.49	\$22.03	\$25.75	\$29.50	\$33.36	\$38.21	59	
60	\$7.30	\$8.99	\$10.42	\$11.83	\$13.30	\$14.88	\$16.90	\$15.06	\$19.25	\$22.98	\$26.91	\$30.82	\$34.91	\$40.00	60	
61	\$7.79	\$9.52	\$10.99	\$12.52	\$14.08	\$15.76	\$17.90	\$15.62	\$20.02	\$23.91	\$28.03	\$32.14	\$36.42	\$41.75	61	
62	\$8.27	\$10.07	\$11.58	\$13.19	\$14.86	\$16.64	\$18.93	\$16.21	\$20.80	\$24.86	\$29.16	\$33.46	\$37.94	\$43.51	62	
63	\$9.14	\$11.12	\$12.82	\$14.61	\$16.45	\$18.44	\$20.96	\$17.57	\$22.48	\$26.84	\$31.39	\$35.96	\$40.68	\$46.61	63	
64	\$10.01	\$12.19	\$14.05	\$16.02	\$18.04	\$20.22	\$22.99	\$18.94	\$24.18	\$28.83	\$33.63	\$38.43	\$43.44	\$49.69	64	
65	\$10.87	\$13.27	\$15.28	\$17.44	\$19.62	\$22.01	\$25.01	\$20.30	\$25.86	\$30.81	\$35.85	\$40.91	\$46.17	\$52.78	65	
66	\$11.74	\$14.32	\$16.51	\$18.83	\$21.22	\$23.78	\$27.05	\$21.65	\$27.57	\$32.79	\$38.08	\$43.38	\$48.90	\$55.84	66	
67	\$12.61	\$15.39	\$17.74	\$20.26	\$22.80	\$25.58	\$29.08	\$23.01	\$29.26	\$34.79	\$40.33	\$45.88	\$51.66	\$58.92	67	
68	\$14.32	\$17.50	\$20.23	\$23.02	\$25.89	\$29.01	\$32.97	\$25.50	\$32.51	\$38.71	\$44.61	\$50.56	\$56.74	\$64.55	68	
69	\$16.03	\$19.65	\$22.73	\$25.82	\$29.01	\$32.46	\$36.84	\$27.98	\$35.74	\$42.63	\$48.91	\$55.23	\$61.83	\$70.19	69	
70	\$17.74	\$21.77	\$25.19	\$28.60	\$32.11	\$35.89	\$40.72	\$30.48	\$38.98	\$46.54	\$53.21	\$59.92	\$66.92	\$75.83	70	
71	\$19.46	\$23.88	\$27.68	\$31.39	\$35.20	\$39.31	\$44.59	\$32.97	\$42.							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.19	\$5.06	\$5.81	\$6.41	\$7.05	\$7.76	\$8.70	\$9.01	\$11.23	\$13.17	\$15.13	\$17.08	\$19.13	\$21.70	25	
26	\$4.21	\$5.12	\$5.85	\$6.47	\$7.12	\$7.83	\$8.77	\$9.11	\$11.37	\$13.32	\$15.30	\$17.31	\$19.39	\$22.01	26	
27	\$4.24	\$5.14	\$5.90	\$6.51	\$7.16	\$7.89	\$8.83	\$9.23	\$11.52	\$13.51	\$15.51	\$17.51	\$19.66	\$22.31	27	
28	\$4.28	\$5.17	\$5.93	\$6.55	\$7.22	\$7.95	\$8.91	\$9.35	\$11.65	\$13.66	\$15.71	\$17.75	\$19.91	\$22.59	28	
29	\$4.29	\$5.19	\$5.97	\$6.61	\$7.27	\$8.02	\$8.98	\$9.46	\$11.79	\$13.83	\$15.88	\$17.99	\$20.17	\$22.89	29	
30	\$4.31	\$5.24	\$6.01	\$6.64	\$7.33	\$8.09	\$9.05	\$9.57	\$11.94	\$14.00	\$16.09	\$18.19	\$20.43	\$23.18	30	
31	\$4.33	\$5.27	\$6.05	\$6.72	\$7.39	\$8.14	\$9.11	\$9.69	\$12.08	\$14.17	\$16.27	\$18.44	\$20.68	\$23.49	31	
32	\$4.35	\$5.29	\$6.11	\$6.75	\$7.44	\$8.21	\$9.20	\$9.79	\$12.21	\$14.32	\$16.49	\$18.66	\$20.93	\$23.78	32	
33	\$4.38	\$5.32	\$6.14	\$6.80	\$7.49	\$8.26	\$9.25	\$9.89	\$12.34	\$14.50	\$16.67	\$18.88	\$21.18	\$24.09	33	
34	\$4.41	\$5.37	\$6.18	\$6.85	\$7.55	\$8.32	\$9.34	\$10.01	\$12.51	\$14.66	\$16.87	\$19.10	\$21.44	\$24.38	34	
35	\$4.43	\$5.40	\$6.23	\$6.90	\$7.60	\$8.38	\$9.43	\$10.13	\$12.64	\$14.84	\$17.07	\$19.33	\$21.69	\$24.67	35	
36	\$4.47	\$5.46	\$6.30	\$7.00	\$7.71	\$8.50	\$9.53	\$10.26	\$12.82	\$15.05	\$17.31	\$19.61	\$22.02	\$25.04	36	
37	\$4.51	\$5.53	\$6.38	\$7.06	\$7.82	\$8.61	\$9.67	\$10.42	\$13.00	\$15.26	\$17.57	\$19.90	\$22.35	\$25.43	37	
38	\$4.57	\$5.59	\$6.47	\$7.16	\$7.90	\$8.75	\$9.80	\$10.56	\$13.18	\$15.47	\$17.82	\$20.20	\$22.66	\$25.81	38	
39	\$4.60	\$5.65	\$6.53	\$7.26	\$8.02	\$8.86	\$9.94	\$10.70	\$13.37	\$15.69	\$18.06	\$20.47	\$23.00	\$26.18	39	
40	\$4.64	\$5.71	\$6.62	\$7.35	\$8.13	\$8.98	\$10.08	\$10.84	\$13.54	\$15.88	\$18.32	\$20.76	\$23.31	\$26.55	40	
41	\$4.70	\$5.79	\$6.68	\$7.46	\$8.23	\$9.09	\$10.21	\$10.98	\$13.71	\$16.10	\$18.57	\$21.04	\$23.65	\$26.93	41	
42	\$4.74	\$5.83	\$6.78	\$7.54	\$8.34	\$9.21	\$10.34	\$11.12	\$13.90	\$16.34	\$18.81	\$21.33	\$23.97	\$27.31	42	
43	\$4.77	\$5.91	\$6.86	\$7.62	\$8.44	\$9.34	\$10.47	\$11.28	\$14.08	\$16.53	\$19.07	\$21.64	\$24.29	\$27.68	43	
44	\$4.84	\$5.97	\$6.93	\$7.72	\$8.54	\$9.45	\$10.62	\$11.42	\$14.26	\$16.74	\$19.32	\$21.91	\$24.64	\$28.05	44	
45	\$4.88	\$6.03	\$7.02	\$7.82	\$8.65	\$9.57	\$10.75	\$11.55	\$14.44	\$16.96	\$19.56	\$22.20	\$24.96	\$28.42	45	
46	\$4.96	\$6.15	\$7.16	\$7.99	\$8.84	\$9.79	\$11.02	\$11.76	\$14.67	\$17.25	\$19.91	\$22.59	\$25.40	\$28.94	46	
47	\$5.05	\$6.27	\$7.33	\$8.16	\$9.05	\$10.02	\$11.29	\$11.95	\$14.93	\$17.55	\$20.26	\$22.99	\$25.84	\$29.46	47	
48	\$5.14	\$6.40	\$7.48	\$8.35	\$9.24	\$10.25	\$11.54	\$12.16	\$15.18	\$17.83	\$20.58	\$23.39	\$26.29	\$29.95	48	
49	\$5.24	\$6.52	\$7.63	\$8.53	\$9.46	\$10.47	\$11.80	\$12.33	\$15.42	\$18.12	\$20.93	\$23.77	\$26.73	\$30.48	49	
50	\$5.30	\$6.64	\$7.79	\$8.71	\$9.65	\$10.71	\$12.07	\$12.54	\$15.68	\$18.41	\$21.26	\$24.16	\$27.19	\$30.99	50	
51	\$5.40	\$6.78	\$7.95	\$8.89	\$9.86	\$10.95	\$12.32	\$12.73	\$15.92	\$18.70	\$21.62	\$24.53	\$27.62	\$31.49	51	
52	\$5.50	\$6.90	\$8.11	\$9.06	\$10.07	\$11.18	\$12.60	\$12.91	\$16.15	\$18.99	\$21.95	\$24.94	\$28.06	\$32.00	52	
53	\$5.58	\$7.02	\$8.26	\$9.23	\$10.26	\$11.41	\$12.85	\$13.13	\$16.41	\$19.28	\$22.30	\$25.33	\$28.52	\$32.52	53	
54	\$5.67	\$7.14	\$8.40	\$9.44	\$10.46	\$11.64	\$13.13	\$13.31	\$16.65	\$19.58	\$22.63	\$25.72	\$28.95	\$33.02	54	
55	\$5.74	\$7.26	\$8.57	\$9.60	\$10.68	\$11.87	\$13.39	\$13.51	\$16.90	\$19.87	\$22.98	\$26.11	\$29.40	\$33.53	55	
56	\$6.30	\$7.88	\$9.23	\$10.37	\$11.55	\$12.85	\$14.53	\$14.14	\$17.74	\$20.89	\$24.21	\$27.54	\$31.04	\$35.43	56	
57	\$6.88	\$8.50	\$9.89	\$11.14	\$12.44	\$13.86	\$15.68	\$14.77	\$18.58	\$21.91	\$25.43	\$28.96	\$32.67	\$37.33	57	
58	\$7.43	\$9.12	\$10.58	\$11.92	\$13.32	\$14.86	\$16.82	\$15.41	\$19.42	\$22.92	\$26.66	\$30.42	\$34.34	\$39.24	58	
59	\$7.98	\$9.74	\$11.24	\$12.69	\$14.20	\$15.86	\$17.96	\$16.05	\$20.27	\$23.96	\$27.87	\$31.83	\$35.97	\$41.14	59	
60	\$8.53	\$10.36	\$11.91	\$13.45	\$15.09	\$16.84	\$19.11	\$16.69	\$21.10	\$24.97	\$29.11	\$33.26	\$37.62	\$43.04	60	
61	\$9.09	\$10.98	\$12.58	\$14.23	\$15.97	\$17.85	\$20.26	\$17.33	\$21.93	\$26.00	\$30.32	\$34.69	\$39.25	\$44.94	61	
62	\$9.64	\$11.61	\$13.26	\$15.00	\$16.84	\$18.84	\$21.40	\$17.96	\$22.78	\$27.03	\$31.55	\$36.11	\$40.89	\$46.85	62	
63	\$10.66	\$12.83	\$14.65	\$16.62	\$18.66	\$20.88	\$23.68	\$19.46	\$24.64	\$29.17	\$33.97	\$38.81	\$43.85	\$50.14	63	
64	\$11.66	\$14.06	\$16.07	\$18.22	\$20.45	\$22.89	\$25.99	\$20.97	\$26.49	\$31.34	\$36.39	\$41.47	\$46.81	\$53.47	64	
65	\$12.68	\$15.29	\$17.47	\$19.82	\$22.26	\$24.90	\$28.29	\$22.47	\$28.34	\$33.48	\$38.81	\$44.15	\$49.75	\$56.78	65	
66	\$13.67	\$16.51	\$18.88	\$21.42	\$24.08	\$26.94	\$30.58	\$23.99	\$30.20	\$35.66	\$41.21	\$46.83	\$52.70	\$60.09	66	
67	\$14.70	\$17.74	\$20.30	\$23.02	\$25.86	\$28.95	\$32.88	\$25.49	\$32.05	\$37.81	\$43.63	\$49.51	\$55.66	\$63.40	67	
68	\$16.69	\$20.20	\$23.13	\$26.19	\$29.38	\$32.85	\$37.27	\$28.24	\$35.61	\$42.09	\$48.28	\$54.55	\$61.16	\$69.48	68	
69	\$18.69	\$22.64	\$25.98	\$29.37	\$32.89	\$36.73	\$41.66	\$31.00	\$39.16	\$46.32	\$52.93	\$59.60	\$66.62	\$75.55	69	
70	\$20.68	\$25.09	\$28.81	\$32.53	\$36.41	\$40.63	\$46.04	\$33.75	\$42.71	\$50.59	\$57.57	\$64.65	\$72.11	\$81.62	70	
71	\$22.66	\$27.57	\$31.65	\$35.71	\$39.92											

Certificate Form GLTCAARP-04-OP

	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															
Issue Age	Comprehensive - 30 Day EP - 100% Home Care															Issue Age
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.51	\$5.52	\$6.30	\$6.94	\$7.63	\$8.40	\$9.39	\$9.43	\$11.67	\$13.65	\$15.64	\$17.66	\$19.79	\$22.43	25	
26	\$4.54	\$5.56	\$6.36	\$7.01	\$7.71	\$8.48	\$9.48	\$9.52	\$11.81	\$13.83	\$15.85	\$17.89	\$20.04	\$22.74	26	
27	\$4.57	\$5.58	\$6.39	\$7.05	\$7.76	\$8.53	\$9.57	\$9.64	\$11.97	\$14.00	\$16.05	\$18.13	\$20.32	\$23.03	27	
28	\$4.59	\$5.63	\$6.44	\$7.12	\$7.82	\$8.60	\$9.63	\$9.76	\$12.13	\$14.17	\$16.25	\$18.37	\$20.57	\$23.35	28	
29	\$4.60	\$5.67	\$6.49	\$7.16	\$7.88	\$8.67	\$9.71	\$9.87	\$12.28	\$14.34	\$16.47	\$18.59	\$20.85	\$23.65	29	
30	\$4.63	\$5.69	\$6.52	\$7.22	\$7.94	\$8.75	\$9.79	\$10.00	\$12.41	\$14.52	\$16.65	\$18.82	\$21.10	\$23.96	30	
31	\$4.65	\$5.73	\$6.57	\$7.26	\$7.99	\$8.81	\$9.87	\$10.11	\$12.56	\$14.70	\$16.86	\$19.06	\$21.37	\$24.26	31	
32	\$4.69	\$5.76	\$6.62	\$7.30	\$8.07	\$8.88	\$9.94	\$10.23	\$12.71	\$14.86	\$17.07	\$19.28	\$21.64	\$24.56	32	
33	\$4.71	\$5.80	\$6.66	\$7.37	\$8.12	\$8.94	\$10.02	\$10.34	\$12.85	\$15.04	\$17.25	\$19.53	\$21.90	\$24.88	33	
34	\$4.74	\$5.83	\$6.72	\$7.43	\$8.16	\$9.01	\$10.11	\$10.45	\$13.00	\$15.21	\$17.46	\$19.77	\$22.17	\$25.18	34	
35	\$4.76	\$5.86	\$6.77	\$7.48	\$8.24	\$9.08	\$10.18	\$10.58	\$13.15	\$15.39	\$17.66	\$19.99	\$22.43	\$25.49	35	
36	\$4.82	\$5.93	\$6.85	\$7.58	\$8.35	\$9.20	\$10.32	\$10.73	\$13.32	\$15.60	\$17.92	\$20.30	\$22.77	\$25.86	36	
37	\$4.87	\$6.01	\$6.92	\$7.67	\$8.45	\$9.34	\$10.46	\$10.87	\$13.52	\$15.83	\$18.18	\$20.58	\$23.10	\$26.26	37	
38	\$4.91	\$6.08	\$7.02	\$7.77	\$8.57	\$9.46	\$10.62	\$11.02	\$13.70	\$16.03	\$18.45	\$20.88	\$23.43	\$26.66	38	
39	\$4.96	\$6.15	\$7.10	\$7.87	\$8.69	\$9.59	\$10.75	\$11.18	\$13.90	\$16.26	\$18.70	\$21.16	\$23.77	\$27.05	39	
40	\$5.02	\$6.23	\$7.18	\$7.96	\$8.79	\$9.71	\$10.91	\$11.33	\$14.08	\$16.49	\$18.96	\$21.47	\$24.11	\$27.43	40	
41	\$5.05	\$6.28	\$7.27	\$8.09	\$8.91	\$9.83	\$11.06	\$11.47	\$14.26	\$16.70	\$19.22	\$21.77	\$24.45	\$27.81	41	
42	\$5.12	\$6.36	\$7.35	\$8.16	\$9.02	\$9.98	\$11.21	\$11.62	\$14.45	\$16.93	\$19.47	\$22.06	\$24.78	\$28.20	42	
43	\$5.15	\$6.41	\$7.46	\$8.27	\$9.14	\$10.10	\$11.35	\$11.77	\$14.64	\$17.15	\$19.73	\$22.36	\$25.12	\$28.59	43	
44	\$5.19	\$6.49	\$7.54	\$8.37	\$9.24	\$10.23	\$11.48	\$11.92	\$14.84	\$17.36	\$19.99	\$22.65	\$25.47	\$28.97	44	
45	\$5.25	\$6.55	\$7.62	\$8.47	\$9.36	\$10.34	\$11.64	\$12.08	\$15.02	\$17.60	\$20.26	\$22.97	\$25.77	\$29.38	45	
46	\$5.32	\$6.68	\$7.79	\$8.67	\$9.58	\$10.59	\$11.92	\$12.29	\$15.28	\$17.89	\$20.59	\$23.38	\$26.25	\$29.91	46	
47	\$5.42	\$6.82	\$7.95	\$8.86	\$9.80	\$10.85	\$12.20	\$12.49	\$15.53	\$18.18	\$20.96	\$23.77	\$26.71	\$30.43	47	
48	\$5.53	\$6.96	\$8.13	\$9.05	\$10.02	\$11.09	\$12.49	\$12.69	\$15.80	\$18.49	\$21.30	\$24.18	\$27.17	\$30.94	48	
49	\$5.63	\$7.10	\$8.28	\$9.24	\$10.24	\$11.35	\$12.77	\$12.89	\$16.03	\$18.80	\$21.67	\$24.59	\$27.62	\$31.47	49	
50	\$5.71	\$7.23	\$8.47	\$9.45	\$10.45	\$11.59	\$13.05	\$13.09	\$16.28	\$19.10	\$22.02	\$24.97	\$28.08	\$32.00	50	
51	\$5.81	\$7.37	\$8.62	\$9.63	\$10.69	\$11.83	\$13.34	\$13.30	\$16.54	\$19.39	\$22.37	\$25.38	\$28.56	\$32.53	51	
52	\$5.91	\$7.49	\$8.81	\$9.82	\$10.91	\$12.09	\$13.63	\$13.51	\$16.81	\$19.69	\$22.74	\$25.77	\$29.01	\$33.07	52	
53	\$6.00	\$7.62	\$8.97	\$10.02	\$11.11	\$12.33	\$13.92	\$13.70	\$17.07	\$20.01	\$23.07	\$26.19	\$29.47	\$33.59	53	
54	\$6.11	\$7.76	\$9.14	\$10.21	\$11.35	\$12.58	\$14.19	\$13.92	\$17.33	\$20.31	\$23.43	\$26.60	\$29.93	\$34.11	54	
55	\$6.19	\$7.89	\$9.32	\$10.41	\$11.56	\$12.84	\$14.49	\$14.11	\$17.58	\$20.59	\$23.78	\$26.99	\$30.39	\$34.64	55	
56	\$6.29	\$8.07	\$9.54	\$10.64	\$11.82	\$13.12	\$14.81	\$14.77	\$17.85	\$21.66	\$25.06	\$28.48	\$32.09	\$36.60	56	
57	\$7.39	\$9.24	\$10.75	\$12.08	\$13.49	\$14.99	\$16.96	\$15.43	\$19.33	\$22.74	\$26.31	\$29.95	\$33.77	\$38.57	57	
58	\$7.98	\$9.92	\$11.48	\$12.91	\$14.43	\$16.08	\$18.18	\$16.10	\$20.20	\$23.78	\$27.59	\$31.43	\$35.48	\$40.52	58	
59	\$8.58	\$10.59	\$12.20	\$13.77	\$15.39	\$17.16	\$19.44	\$16.76	\$21.08	\$24.84	\$28.85	\$32.91	\$37.18	\$42.49	59	
60	\$9.19	\$11.28	\$12.94	\$14.61	\$16.35	\$18.25	\$20.67	\$17.44	\$21.93	\$25.88	\$30.12	\$34.40	\$38.87	\$44.46	60	
61	\$9.77	\$11.95	\$13.65	\$15.43	\$17.30	\$19.32	\$21.91	\$18.10	\$22.80	\$26.96	\$31.39	\$35.87	\$40.57	\$46.43	61	
62	\$10.37	\$12.63	\$14.38	\$16.27	\$18.25	\$20.41	\$23.14	\$18.76	\$23.68	\$28.03	\$32.66	\$37.35	\$42.26	\$48.39	62	
63	\$11.46	\$13.95	\$15.92	\$18.01	\$20.20	\$22.59	\$25.63	\$20.33	\$25.62	\$30.25	\$35.17	\$40.13	\$45.32	\$51.82	63	
64	\$12.56	\$15.29	\$17.45	\$19.75	\$22.17	\$24.77	\$28.12	\$21.90	\$27.54	\$32.51	\$37.66	\$42.89	\$48.38	\$55.24	64	
65	\$13.64	\$16.62	\$18.98	\$21.51	\$24.11	\$26.96	\$30.61	\$23.49	\$29.49	\$34.74	\$40.17	\$45.65	\$51.43	\$58.65	65	
66	\$14.74	\$17.96	\$20.50	\$23.23	\$26.06	\$29.15	\$33.09	\$25.06	\$31.41	\$36.98	\$42.67	\$48.43	\$54.46	\$62.07	66	
67	\$15.83	\$19.31	\$22.03	\$24.96	\$28.02	\$31.34	\$35.59	\$26.63	\$33.34	\$39.23	\$45.18	\$51.19	\$57.53	\$65.51	67	
68	\$17.97	\$21.95	\$25.12	\$28.40	\$31.81	\$35.56	\$40.33	\$29.51	\$37.05	\$43.63	\$49.97	\$56.42	\$63.20	\$71.78	68	
69	\$20.11	\$24.63	\$28.20	\$31.85	\$35.62	\$39.77	\$45.06	\$32.38	\$40.73	\$48.05	\$54.80	\$61.64	\$68.87	\$78.03	69	
70	\$22.26	\$27.30	\$31.28	\$35.29	\$39.42	\$43.98	\$49.82	\$35.26	\$44.42	\$52.46	\$59.60	\$66.87	\$74.53	\$84.32	70	
71	\$24.40	\$29.95	\$34.38	\$38.71	\$43.23	\$48.18	\$54.55	\$38.15	\$48.11	\$56.88	\$64.42	\$72.09	\$80.18	\$90.59	71	
72	\$26.57	\$32.63	\$37.47	\$42.14	\$47.04	\$52.40	\$59.30	\$41.02	\$51.81	\$61.30	\$69.21	\$77.31	\$85.86	\$96.84	72	
73	\$30.43	\$37.57	\$43.31	\$48.55	\$54.03	\$60.08	\$67.86	\$45.91	\$58.28	\$69.21	\$77.85	\$86.65	\$96.00	\$108.05	73	
74	\$34.28	\$42.50	\$49.14	\$54.95	\$61.04	\$67.75	\$76.42	\$50.80	\$64.77	\$77.14	\$86.45	\$96.00	\$106.13	\$119.25	74	
75	\$38.15	\$47.44	\$54.98	\$61.35	\$68.04	\$75.43	\$85.00	\$55.69	\$71.26	\$85.05	\$95.08	\$105.36	\$116.25	\$130.45	75	
76	\$42.00	\$52.39	\$60.80	\$67.75	\$75.05	\$83.11	\$93.56	\$60.59	\$77.76	\$92.97	\$103.70	\$114.70	\$126.39	\$141.65	76	
77	\$45.87	\$57.33	\$66.63	\$74.15	\$82.06	\$90.77	\$102.14	\$65.48	\$84.24	\$100.88	\$112.31	\$124.05	\$136.51	\$152.86	77	
78	\$49.41	\$61.90	\$72.07	\$80.16	\$88.65	\$98.00	\$110.11	\$69.56	\$89.73	\$107.67	\$119.77	\$132.15	\$145.30	\$162.40	78	
79	\$52.98	\$66.47	\$77.52	\$86.17	\$95.24	\$105.23	\$118.11	\$73.63	\$95.22	\$114.46	\$127.25	\$140.26	\$154.10	\$171.96	79	
80	\$56.54	\$71.04	\$82.96	\$92.19	\$101.83	\$112.43	\$126.09	\$77.72	\$100.71	\$121.25	\$134.71	\$148.38	\$162.88	\$181.51	80	
81	\$60.10	\$75.59	\$88.40	\$98.20	\$108.43	\$119.66	\$134.09	\$81.79	\$106.21	\$128.03	\$142.16	\$156.51	\$171.66	\$191.08	81	
82	\$63.67	\$80.16	\$93.84	\$104.19	\$115.01	\$126.87	\$142.08	\$85.86	\$111.69	\$134.83	\$149.62	\$164.62	\$180.44	\$200.63	82	
83	\$68.35	\$86.22	\$101.08	\$112.26	\$123.86	\$136.57	\$152.80	\$91.50	\$119.22	\$144.13	\$159.91	\$175.84	\$192.63	\$213.97	83	
84	\$73.02	\$92.25	\$108.32	\$120.27	\$132.69	\$146.27	\$163.55	\$97.12	\$126.76	\$153.45	\$170.18	\$187.09	\$204.84	\$227.28	84	
85	\$77.72	\$98.32	\$115.57	\$128.30	\$141.54	\$155.97	\$174.30	\$102.76	\$134.31	\$162.78	\$180.47	\$198.31	\$217.04	\$240.64	85	
86	\$82.38	\$104.36	\$122.79	\$136.33	\$150.37	\$165.67	\$185.02	\$108.36	\$141.85	\$172.10	\$190.73	\$209.54	\$229.23	\$253.96	86	
87	\$87.07	\$110.41	\$130.03	\$144.39	\$159.21	\$175.36	\$195.77	\$113.99	\$149.38	\$181.42	\$201.01	\$220.77	\$241.43	\$267.29	87	
88	\$91.49	\$115.95	\$136.65	\$151.76	\$167.41	\$184.42	\$205.88	\$119.05	\$155.97	\$189.44	\$209.92	\$230.65	\$252.27	\$279.35	88	
89	\$95.90	\$121.51	\$143.25	\$159.12	\$175.59	\$193.46	\$216.02	\$124.10	\$162.54	\$197.47	\$218.85	\$240.52	\$263.11	\$291.40	89	
90	\$100.32	\$127.06	\$149.85	\$166.47	\$183.78	\$202.52	\$226.14	\$129.17	\$169.13	\$205.51	\$227.77	\$250.38	\$273.96	\$303.45	90	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 30 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$2.78	\$3.53	\$4.17	\$4.65	\$5.17	\$5.70	\$6.40	\$6.55	\$8.58	\$10.33	\$12.03	\$13.68	\$15.41	\$17.55	25	
26	\$2.79	\$3.55	\$4.19	\$4.70	\$5.21	\$5.76	\$6.47	\$6.63	\$8.69	\$10.45	\$12.18	\$13.89	\$15.61	\$17.77	26	
27	\$2.81	\$3.58	\$4.21	\$4.72	\$5.25	\$5.80	\$6.51	\$6.73	\$8.79	\$10.59	\$12.33	\$14.06	\$15.83	\$18.01	27	
28	\$2.82	\$3.61	\$4.24	\$4.76	\$5.28	\$5.83	\$6.57	\$6.80	\$8.90	\$10.73	\$12.49	\$14.23	\$16.02	\$18.26	28	
29	\$2.83	\$3.62	\$4.28	\$4.79	\$5.31	\$5.90	\$6.62	\$6.89	\$9.01	\$10.85	\$12.65	\$14.43	\$16.23	\$18.49	29	
30	\$2.84	\$3.65	\$4.31	\$4.84	\$5.37	\$5.93	\$6.67	\$6.96	\$9.11	\$10.98	\$12.80	\$14.61	\$16.42	\$18.72	30	
31	\$2.86	\$3.67	\$4.33	\$4.88	\$5.40	\$5.98	\$6.74	\$7.04	\$9.22	\$11.10	\$12.96	\$14.77	\$16.64	\$18.98	31	
32	\$2.87	\$3.69	\$4.36	\$4.91	\$5.45	\$6.03	\$6.79	\$7.13	\$9.34	\$11.24	\$13.12	\$14.94	\$16.84	\$19.21	32	
33	\$2.90	\$3.71	\$4.39	\$4.95	\$5.50	\$6.06	\$6.82	\$7.21	\$9.45	\$11.37	\$13.28	\$15.15	\$17.06	\$19.45	33	
34	\$2.93	\$3.74	\$4.42	\$4.97	\$5.53	\$6.13	\$6.89	\$7.28	\$9.56	\$11.50	\$13.42	\$15.31	\$17.25	\$19.69	34	
35	\$2.94	\$3.76	\$4.46	\$5.02	\$5.57	\$6.17	\$6.93	\$7.37	\$9.65	\$11.64	\$13.57	\$15.49	\$17.46	\$19.92	35	
36	\$2.96	\$3.81	\$4.51	\$5.08	\$5.65	\$6.25	\$7.04	\$7.48	\$9.79	\$11.79	\$13.78	\$15.73	\$17.73	\$20.23	36	
37	\$2.98	\$3.84	\$4.57	\$5.15	\$5.71	\$6.35	\$7.14	\$7.59	\$9.93	\$11.97	\$13.98	\$15.96	\$17.99	\$20.54	37	
38	\$3.03	\$3.89	\$4.62	\$5.21	\$5.80	\$6.41	\$7.23	\$7.68	\$10.07	\$12.14	\$14.18	\$16.19	\$18.25	\$20.85	38	
39	\$3.06	\$3.93	\$4.68	\$5.28	\$5.87	\$6.50	\$7.34	\$7.79	\$10.21	\$12.30	\$14.37	\$16.41	\$18.51	\$21.14	39	
40	\$3.08	\$3.97	\$4.74	\$5.32	\$5.94	\$6.60	\$7.44	\$7.89	\$10.34	\$12.46	\$14.58	\$16.64	\$18.78	\$21.45	40	
41	\$3.10	\$4.03	\$4.79	\$5.40	\$6.03	\$6.67	\$7.54	\$8.01	\$10.47	\$12.64	\$14.77	\$16.87	\$19.04	\$21.76	41	
42	\$3.12	\$4.06	\$4.85	\$5.47	\$6.12	\$6.78	\$7.63	\$8.11	\$10.62	\$12.80	\$14.97	\$17.11	\$19.31	\$22.04	42	
43	\$3.17	\$4.09	\$4.91	\$5.54	\$6.18	\$6.86	\$7.73	\$8.22	\$10.75	\$12.97	\$15.17	\$17.34	\$19.56	\$22.36	43	
44	\$3.20	\$4.17	\$4.97	\$5.61	\$6.26	\$6.93	\$7.83	\$8.32	\$10.91	\$13.15	\$15.38	\$17.57	\$19.82	\$22.65	44	
45	\$3.22	\$4.20	\$5.03	\$5.68	\$6.33	\$7.03	\$7.94	\$8.40	\$11.04	\$13.30	\$15.55	\$17.80	\$20.08	\$22.98	45	
46	\$3.28	\$4.29	\$5.14	\$5.81	\$6.48	\$7.18	\$8.13	\$8.56	\$11.23	\$13.53	\$15.85	\$18.11	\$20.44	\$23.39	46	
47	\$3.34	\$4.38	\$5.25	\$5.93	\$6.62	\$7.37	\$8.32	\$8.70	\$11.41	\$13.77	\$16.12	\$18.44	\$20.81	\$23.79	47	
48	\$3.40	\$4.46	\$5.36	\$6.06	\$6.78	\$7.54	\$8.51	\$8.84	\$11.59	\$13.99	\$16.39	\$18.73	\$21.15	\$24.21	48	
49	\$3.45	\$4.54	\$5.47	\$6.20	\$6.92	\$7.71	\$8.71	\$9.08	\$11.78	\$14.22	\$16.65	\$19.06	\$21.53	\$24.63	49	
50	\$3.51	\$4.62	\$5.58	\$6.33	\$7.06	\$7.87	\$8.90	\$9.12	\$11.97	\$14.44	\$16.93	\$19.36	\$21.88	\$25.03	50	
51	\$3.58	\$4.71	\$5.69	\$6.47	\$7.22	\$8.04	\$9.10	\$9.25	\$12.17	\$14.66	\$17.20	\$19.68	\$22.23	\$25.44	51	
52	\$3.64	\$4.79	\$5.80	\$6.59	\$7.37	\$8.22	\$9.31	\$9.43	\$12.34	\$14.89	\$17.47	\$20.01	\$22.59	\$25.85	52	
53	\$3.69	\$4.88	\$5.91	\$6.73	\$7.52	\$8.38	\$9.48	\$9.56	\$12.55	\$15.14	\$17.74	\$20.32	\$22.94	\$26.26	53	
54	\$3.76	\$4.97	\$6.03	\$6.85	\$7.67	\$8.54	\$9.69	\$9.70	\$12.73	\$15.36	\$18.01	\$20.63	\$23.30	\$26.69	54	
55	\$3.81	\$5.05	\$6.14	\$6.99	\$7.82	\$8.71	\$9.87	\$9.83	\$12.90	\$15.59	\$18.29	\$20.94	\$23.66	\$27.08	55	
56	\$4.18	\$5.50	\$6.61	\$7.55	\$8.47	\$9.46	\$10.71	\$10.30	\$13.55	\$16.39	\$19.25	\$22.09	\$24.99	\$28.63	56	
57	\$4.54	\$5.92	\$7.08	\$8.11	\$9.11	\$10.19	\$11.55	\$10.78	\$14.19	\$17.19	\$20.23	\$23.23	\$26.30	\$30.16	57	
58	\$4.91	\$6.36	\$7.58	\$8.67	\$9.75	\$10.92	\$12.41	\$11.23	\$14.85	\$17.99	\$21.21	\$24.38	\$27.62	\$31.69	58	
59	\$5.27	\$6.79	\$8.04	\$9.22	\$10.41	\$11.65	\$13.26	\$11.68	\$15.48	\$18.80	\$22.19	\$25.53	\$28.94	\$33.23	59	
60	\$5.64	\$7.21	\$8.51	\$9.79	\$11.06	\$12.38	\$14.08	\$12.16	\$16.12	\$19.60	\$23.16	\$26.68	\$30.27	\$34.76	60	
61	\$6.01	\$7.63	\$9.01	\$10.34	\$11.68	\$13.13	\$14.93	\$12.61	\$16.76	\$20.41	\$24.13	\$27.81	\$31.58	\$36.31	61	
62	\$6.38	\$8.09	\$9.48	\$10.92	\$12.33	\$13.86	\$15.79	\$13.07	\$17.40	\$21.20	\$25.10	\$28.96	\$32.90	\$37.83	62	
63	\$7.04	\$8.93	\$10.47	\$12.08	\$13.66	\$15.33	\$17.47	\$14.17	\$18.82	\$22.89	\$27.04	\$31.12	\$35.29	\$40.51	63	
64	\$7.72	\$9.77	\$11.50	\$13.26	\$14.98	\$16.82	\$19.17	\$15.27	\$20.23	\$24.59	\$28.95	\$33.26	\$37.66	\$43.20	64	
65	\$8.38	\$10.64	\$12.51	\$14.41	\$16.29	\$18.32	\$20.88	\$16.37	\$21.66	\$26.29	\$30.88	\$35.40	\$40.05	\$45.88	65	
66	\$9.05	\$11.50	\$13.52	\$15.58	\$17.62	\$19.79	\$22.56	\$17.46	\$23.07	\$27.98	\$32.79	\$37.55	\$42.42	\$48.55	66	
67	\$9.72	\$12.34	\$14.52	\$16.74	\$18.95	\$21.27	\$24.26	\$18.56	\$24.50	\$29.67	\$34.72	\$39.69	\$44.80	\$51.22	67	
68	\$11.04	\$14.06	\$16.54	\$19.05	\$21.53	\$24.13	\$27.49	\$20.56	\$27.21	\$33.01	\$38.42	\$43.74	\$49.20	\$56.12	68	
69	\$12.35	\$15.76	\$18.59	\$21.34	\$24.10	\$26.99	\$30.73	\$22.57	\$29.92	\$36.34	\$42.12	\$47.80	\$53.63	\$61.03	69	
70	\$13.67	\$17.47	\$20.63	\$23.65	\$26.68	\$29.88	\$33.96	\$24.59	\$32.64	\$39.69	\$45.82	\$51.84	\$58.04	\$65.93	70	
71	\$15.00	\$19.18	\$22.65	\$25.96	\$29.25	\$32.73	\$37.19	\$26.59	\$35.34	\$43.03	\$49.51	\$55.89	\$62.45	\$70.83	71	
72	\$16.34	\$20.89	\$24.70	\$28.26	\$31.81	\$35.59	\$40.43	\$28.59	\$38.07	\$46.38	\$53.21	\$59.95	\$66.86	\$75.72	72	
73	\$18.69	\$24.05	\$28.55	\$32.54	\$36.55	\$40.79	\$46.27	\$32.00	\$42.82	\$52.36	\$59.85	\$67.19	\$74.75	\$84.48	73	
74	\$21.07	\$27.21	\$32.38	\$36.84	\$41.28	\$46.01	\$52.10	\$35.42	\$47.59	\$58.34	\$66.47	\$74.44	\$82.62	\$93.25	74	
75	\$23.44	\$30.36	\$36.23	\$41.12	\$46.02	\$51.22	\$57.96	\$38.82	\$52.36	\$64.35	\$73.10	\$81.68	\$90.52	\$102.00	75	
76	\$25.82	\$33.53	\$40.08	\$45.41	\$50.75	\$56.43	\$63.79	\$42.23	\$57.12	\$70.32	\$79.73	\$88.94	\$98.41	\$110.76	76	
77	\$28.18	\$36.69	\$43.92	\$49.71	\$55.51	\$61.63	\$69.63	\$45.64	\$61.90	\$76.32	\$86.34	\$96.17	\$106.29	\$119.53	77	
78	\$30.36	\$39.62	\$47.50	\$53.75	\$59.96	\$66.53	\$75.06	\$48.49	\$65.93	\$81.44	\$92.08	\$102.47	\$113.14	\$127.01	78	
79	\$32.55	\$42.55	\$51.08	\$57.76	\$64.42	\$71.45	\$80.53	\$51.33	\$69.96	\$86.57	\$97.80	\$108.76	\$119.99	\$134.46	79	
80	\$34.75	\$45.45	\$54.67	\$61.79	\$68.87	\$76.34	\$85.97	\$54.18	\$73.99	\$91.71	\$103.55	\$115.07	\$126.81	\$141.94	80	
81	\$36.94	\$48.38	\$58.26	\$65.82	\$73.33	\$81.25	\$91.42	\$57.00	\$78.02	\$96.84	\$109.29	\$121.35	\$133.66	\$149.41	81	
82	\$39.13	\$51.30	\$61.85	\$69.84	\$77.78	\$86.15	\$96.86	\$59.85	\$82.06	\$101.97	\$115.02	\$127.66	\$140.51	\$156.87	82	
83	\$42.00	\$55.17	\$66.62	\$75.24	\$83.77	\$92.73	\$104.18	\$63.78	\$87.60	\$109.03	\$122.91	\$136.36	\$150.01	\$167.31	83	
84	\$44.88	\$59.05	\$71.39	\$80.62	\$89.74	\$99.32	\$111.50	\$67.69	\$93.15	\$116.07	\$130.83	\$145.06	\$159.50	\$177.74	84	
85	\$47.76	\$62.91	\$76.16	\$86.00	\$95.73	\$105.91	\$118.82	\$71.62	\$98.68	\$123.13	\$138.72	\$153.76	\$169.00	\$188.16	85	
86	\$50.62	\$66.77	\$80.94	\$91.39	\$101.71	\$112.50	\$126.14	\$75.54	\$104.23	\$130.17	\$146.62	\$162.48	\$178.50	\$198.57	86	
87	\$53.52	\$70.65	\$85.70	\$96.78	\$107.68	\$119.08	\$133.47	\$79.45	\$109.75	\$137.24	\$154.53	\$171.20	\$187.99	\$209.01	87	
88	\$56.22	\$74.21	\$90.07	\$101.72	\$113.22	\$125.22	\$140.37	\$82.98	\$114.59	\$143.31	\$161.38	\$178.86	\$196.45	\$218.44	88	
89	\$58.94	\$77.77	\$94.41	\$106.66	\$118.77	\$131.36	\$147.26	\$86.50	\$119.43	\$149.38	\$168.22	\$186.51	\$204.88	\$227.87	89	
90	\$61.64	\$81.30	\$98.76	\$111.58	\$124.29	\$137.51	\$154.17	\$90.04	\$124.26	\$155.46	\$175.09	\$194.16	\$213.32	\$237.27	90	
91	\$64.37	\$84.88	\$103.11	\$116.55	\$129.83	\$143.67	\$161.06	\$93.56	\$129.10	\$161.55	\$181.93	\$201.81	\$221.77	\$246.71	91	
92	\$67.08	\$88.42	\$107.48	\$121.48	\$135.38	\$149.80	\$167.97	\$97.09	\$133.9							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age	
	Comprehensive - 60 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.42	\$4.20	\$4.85	\$5.38	\$5.94	\$6.53	\$7.34	\$7.77	\$9.82	\$11.61	\$13.40	\$15.18	\$17.04	\$19.34	25	
26	\$3.43	\$4.22	\$4.88	\$5.41	\$5.98	\$6.60	\$7.40	\$7.87	\$9.94	\$11.76	\$13.56	\$15.39	\$17.27	\$19.60	26	
27	\$3.47	\$4.26	\$4.92	\$5.46	\$6.03	\$6.64	\$7.47	\$7.96	\$10.07	\$11.91	\$13.73	\$15.58	\$17.48	\$19.87	27	
28	\$3.48	\$4.29	\$4.95	\$5.51	\$6.08	\$6.72	\$7.52	\$8.07	\$10.19	\$12.06	\$13.92	\$15.79	\$17.72	\$20.13	28	
29	\$3.49	\$4.31	\$4.99	\$5.54	\$6.13	\$6.77	\$7.59	\$8.15	\$10.31	\$12.20	\$14.08	\$15.98	\$17.95	\$20.41	29	
30	\$3.53	\$4.33	\$5.02	\$5.58	\$6.18	\$6.81	\$7.63	\$8.25	\$10.43	\$12.34	\$14.26	\$16.16	\$18.17	\$20.66	30	
31	\$3.54	\$4.36	\$5.05	\$5.63	\$6.23	\$6.88	\$7.71	\$8.35	\$10.57	\$12.49	\$14.44	\$16.38	\$18.39	\$20.93	31	
32	\$3.56	\$4.39	\$5.09	\$5.67	\$6.26	\$6.91	\$7.76	\$8.45	\$10.69	\$12.64	\$14.61	\$16.58	\$18.62	\$21.18	32	
33	\$3.58	\$4.42	\$5.13	\$5.70	\$6.31	\$6.96	\$7.82	\$8.54	\$10.81	\$12.78	\$14.77	\$16.78	\$18.84	\$21.45	33	
34	\$3.60	\$4.44	\$5.16	\$5.74	\$6.36	\$7.02	\$7.88	\$8.65	\$10.93	\$12.94	\$14.94	\$16.97	\$19.09	\$21.70	34	
35	\$3.62	\$4.47	\$5.18	\$5.79	\$6.39	\$7.06	\$7.94	\$8.75	\$11.06	\$13.08	\$15.14	\$17.18	\$19.31	\$21.98	35	
36	\$3.66	\$4.52	\$5.26	\$5.86	\$6.49	\$7.16	\$8.07	\$8.86	\$11.21	\$13.28	\$15.35	\$17.44	\$19.60	\$22.31	36	
37	\$3.69	\$4.57	\$5.31	\$5.93	\$6.57	\$7.27	\$8.16	\$8.98	\$11.36	\$13.44	\$15.55	\$17.70	\$19.89	\$22.64	37	
38	\$3.73	\$4.62	\$5.39	\$6.01	\$6.66	\$7.37	\$8.28	\$9.10	\$11.53	\$13.64	\$15.80	\$17.95	\$20.19	\$22.99	38	
39	\$3.77	\$4.68	\$5.46	\$6.11	\$6.75	\$7.47	\$8.39	\$9.22	\$11.67	\$13.83	\$16.01	\$18.18	\$20.46	\$23.31	39	
40	\$3.80	\$4.72	\$5.53	\$6.18	\$6.85	\$7.58	\$8.50	\$9.36	\$11.83	\$14.03	\$16.23	\$18.45	\$20.76	\$23.65	40	
41	\$3.83	\$4.77	\$5.59	\$6.25	\$6.92	\$7.67	\$8.62	\$9.48	\$12.01	\$14.20	\$16.47	\$18.70	\$21.04	\$23.99	41	
42	\$3.88	\$4.84	\$5.67	\$6.33	\$7.02	\$7.76	\$8.75	\$9.60	\$12.16	\$14.40	\$16.67	\$18.96	\$21.33	\$24.33	42	
43	\$3.92	\$4.90	\$5.73	\$6.40	\$7.10	\$7.87	\$8.86	\$9.72	\$12.31	\$14.60	\$16.89	\$19.22	\$21.64	\$24.65	43	
44	\$3.94	\$4.95	\$5.79	\$6.48	\$7.18	\$7.96	\$8.97	\$9.85	\$12.46	\$14.76	\$17.12	\$19.47	\$21.91	\$24.99	44	
45	\$3.97	\$4.99	\$5.85	\$6.55	\$7.27	\$8.07	\$9.08	\$9.98	\$12.63	\$14.94	\$17.34	\$19.72	\$22.21	\$25.33	45	
46	\$4.05	\$5.09	\$5.98	\$6.72	\$7.46	\$8.26	\$9.32	\$10.14	\$12.84	\$15.21	\$17.63	\$20.06	\$22.61	\$25.77	46	
47	\$4.14	\$5.18	\$6.12	\$6.86	\$7.62	\$8.45	\$9.52	\$10.31	\$13.05	\$15.47	\$17.95	\$20.43	\$23.00	\$26.24	47	
48	\$4.20	\$5.29	\$6.25	\$7.01	\$7.79	\$8.65	\$9.75	\$10.47	\$13.28	\$15.73	\$18.25	\$20.77	\$23.40	\$26.70	48	
49	\$4.28	\$5.39	\$6.38	\$7.15	\$7.96	\$8.83	\$9.98	\$10.66	\$13.50	\$15.98	\$18.55	\$21.12	\$23.79	\$27.13	49	
50	\$4.33	\$5.51	\$6.50	\$7.29	\$8.13	\$9.03	\$10.19	\$10.81	\$13.70	\$16.24	\$18.84	\$21.47	\$24.20	\$27.60	50	
51	\$4.42	\$5.61	\$6.63	\$7.47	\$8.29	\$9.22	\$10.42	\$10.98	\$13.93	\$16.50	\$19.15	\$21.81	\$24.59	\$28.05	51	
52	\$4.48	\$5.70	\$6.77	\$7.61	\$8.48	\$9.43	\$10.64	\$11.14	\$14.12	\$16.75	\$19.45	\$22.17	\$24.97	\$28.52	52	
53	\$4.55	\$5.81	\$6.90	\$7.76	\$8.65	\$9.61	\$10.85	\$11.33	\$14.34	\$17.02	\$19.77	\$22.51	\$25.37	\$28.96	53	
54	\$4.62	\$5.91	\$7.02	\$7.90	\$8.82	\$9.80	\$11.08	\$11.48	\$14.56	\$17.27	\$20.05	\$22.87	\$25.76	\$29.41	54	
55	\$4.70	\$6.01	\$7.15	\$8.07	\$8.99	\$10.00	\$11.30	\$11.66	\$14.77	\$17.51	\$20.35	\$23.21	\$26.17	\$29.89	55	
56	\$5.15	\$6.51	\$7.71	\$8.71	\$9.72	\$10.84	\$12.28	\$12.20	\$15.51	\$18.43	\$21.44	\$24.48	\$27.62	\$31.56	56	
57	\$5.61	\$7.03	\$8.26	\$9.36	\$10.46	\$11.68	\$13.24	\$12.75	\$16.24	\$19.33	\$22.53	\$25.74	\$29.08	\$33.26	57	
58	\$6.05	\$7.55	\$8.83	\$10.01	\$11.22	\$12.54	\$14.19	\$13.30	\$16.98	\$20.22	\$23.62	\$27.03	\$30.55	\$34.96	58	
59	\$6.51	\$8.07	\$9.38	\$10.67	\$11.96	\$13.38	\$15.17	\$13.84	\$17.72	\$21.13	\$24.71	\$28.29	\$32.00	\$36.65	59	
60	\$6.96	\$8.57	\$9.94	\$11.30	\$12.71	\$14.20	\$16.13	\$14.40	\$18.45	\$22.02	\$25.77	\$29.56	\$33.46	\$38.34	60	
61	\$7.43	\$9.09	\$10.49	\$11.95	\$13.43	\$15.05	\$17.09	\$14.93	\$19.18	\$22.92	\$26.86	\$30.82	\$34.94	\$40.04	61	
62	\$7.87	\$9.60	\$11.06	\$12.60	\$14.18	\$15.88	\$18.06	\$15.49	\$19.91	\$23.84	\$27.97	\$32.10	\$36.40	\$41.72	62	
63	\$8.70	\$10.62	\$12.22	\$13.95	\$15.71	\$17.60	\$20.01	\$16.79	\$21.54	\$25.73	\$30.11	\$34.49	\$39.02	\$44.68	63	
64	\$9.52	\$11.64	\$13.41	\$15.29	\$17.22	\$19.31	\$21.93	\$18.10	\$23.16	\$27.64	\$32.24	\$36.85	\$41.65	\$47.63	64	
65	\$10.34	\$12.65	\$14.60	\$16.63	\$18.73	\$21.01	\$23.87	\$19.39	\$24.78	\$29.55	\$34.39	\$39.24	\$44.28	\$50.59	65	
66	\$11.18	\$13.66	\$15.76	\$17.99	\$20.27	\$22.73	\$25.83	\$20.69	\$26.41	\$31.44	\$36.53	\$41.61	\$46.89	\$53.54	66	
67	\$12.01	\$14.67	\$16.94	\$19.33	\$21.78	\$24.41	\$27.76	\$21.99	\$28.04	\$33.35	\$38.67	\$44.00	\$49.52	\$56.49	67	
68	\$13.64	\$16.71	\$19.32	\$21.98	\$24.74	\$27.70	\$31.46	\$24.37	\$31.14	\$37.10	\$42.79	\$48.49	\$54.41	\$61.90	68	
69	\$15.27	\$18.72	\$21.68	\$24.65	\$27.70	\$30.98	\$35.18	\$26.75	\$34.24	\$40.87	\$46.90	\$52.97	\$59.30	\$67.30	69	
70	\$16.89	\$20.76	\$24.06	\$27.31	\$30.65	\$34.27	\$38.87	\$29.13	\$37.35	\$44.64	\$51.04	\$57.46	\$64.16	\$72.71	70	
71	\$18.54	\$22.79	\$26.42	\$29.96	\$33.62	\$37.54	\$42.57	\$31.50	\$40.46	\$48.38	\$55.14	\$61.94	\$69.05	\$78.10	71	
72	\$20.16	\$24.83	\$28.80	\$32.63	\$36.56	\$40.82	\$46.27	\$33.88	\$43.56	\$52.12	\$59.27	\$66.44	\$73.92	\$83.51	72	
73	\$23.07	\$28.58	\$33.28	\$37.59	\$42.01	\$46.81	\$52.95	\$37.92	\$49.02	\$58.86	\$66.64	\$74.46	\$82.63	\$93.17	73	
74	\$26.00	\$32.35	\$37.76	\$42.55	\$47.44	\$52.79	\$59.63	\$41.97	\$54.46	\$65.60	\$74.03	\$82.49	\$91.37	\$102.82	74	
75	\$28.94	\$36.10	\$42.24	\$47.50	\$52.91	\$58.76	\$66.33	\$46.00	\$59.92	\$72.34	\$81.40	\$90.52	\$100.08	\$112.49	75	
76	\$31.87	\$39.85	\$46.73	\$52.44	\$58.34	\$64.74	\$73.01	\$50.05	\$65.37	\$79.07	\$88.78	\$98.56	\$108.80	\$122.13	76	
77	\$34.79	\$43.62	\$51.21	\$57.40	\$63.79	\$70.72	\$79.71	\$54.08	\$70.82	\$85.80	\$96.15	\$106.59	\$117.54	\$131.80	77	
78	\$37.51	\$47.10	\$55.40	\$62.05	\$68.92	\$76.34	\$85.93	\$57.45	\$75.44	\$91.56	\$102.54	\$113.56	\$125.10	\$140.03	78	
79	\$40.21	\$50.57	\$59.58	\$66.70	\$74.03	\$81.96	\$92.18	\$60.81	\$80.05	\$97.34	\$108.92	\$120.53	\$132.66	\$148.28	79	
80	\$42.91	\$54.03	\$63.77	\$71.37	\$79.17	\$87.58	\$98.41	\$64.17	\$84.67	\$103.11	\$115.32	\$127.51	\$140.22	\$156.52	80	
81	\$45.60	\$57.52	\$67.95	\$76.00	\$84.28	\$93.21	\$104.64	\$67.56	\$89.29	\$108.88	\$121.72	\$134.48	\$147.77	\$164.77	81	
82	\$48.31	\$60.97	\$72.13	\$80.66	\$89.40	\$98.85	\$110.88	\$70.92	\$93.91	\$114.65	\$128.08	\$141.46	\$155.35	\$172.99	82	
83	\$51.85	\$65.59	\$77.68	\$86.89	\$96.28	\$106.39	\$119.25	\$75.56	\$100.24	\$122.58	\$136.90	\$151.11	\$165.85	\$184.49	83	
84	\$55.41	\$70.19	\$83.25	\$93.09	\$103.15	\$113.95	\$127.63	\$80.19	\$106.59	\$130.50	\$145.70	\$160.75	\$176.35	\$195.99	84	
85	\$58.95	\$74.80	\$88.81	\$99.32	\$110.02	\$121.51	\$136.02	\$84.87	\$112.93	\$138.41	\$154.51	\$170.40	\$186.86	\$207.48	85	
86	\$62.52	\$79.39	\$94.39	\$105.53	\$116.89	\$129.06	\$144.39	\$89.51	\$119.26	\$146.36	\$163.28	\$180.08	\$197.36	\$218.98	86	
87	\$66.07	\$83.99	\$99.95	\$111.76	\$123.77	\$136.63	\$152.77	\$94.15	\$125.58	\$154.28	\$172.10	\$189.73	\$207.86	\$230.47	87	
88	\$69.42	\$88.22	\$105.03	\$117.46	\$130.13	\$143.67	\$160.66	\$98.33	\$131.12	\$161.12	\$179.73	\$198.21	\$217.20	\$240.89	88	
89	\$72.77	\$92.46	\$110.10	\$123.19	\$136.50	\$150.72	\$168.58	\$102.50	\$136.65	\$167.95	\$187.35	\$206.68	\$226.53	\$251.26	89	
90	\$76.11	\$96.67	\$115.16	\$128.89	\$142.85	\$157.76	\$176.46	\$106.69	\$142.19	\$174.78	\$195.00	\$215.16	\$235.87	\$261.65	90	
91	\$79.48	\$100.90	\$120.25	\$134.57	\$149.22	\$164.82	\$184.35	\$110.85	\$147.72	\$181.61	\$202.63	\$223.65	\$245.20	\$272.04		

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age	
	Comprehensive - 60 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.96	\$4.82	\$5.52	\$6.11	\$6.72	\$7.39	\$8.26	\$8.57	\$10.71	\$12.58	\$14.45	\$16.35	\$18.30	\$20.75	25	
26	\$3.97	\$4.84	\$5.56	\$6.14	\$6.77	\$7.44	\$8.34	\$8.69	\$10.85	\$12.75	\$14.63	\$16.54	\$18.55	\$21.03	26	
27	\$4.02	\$4.88	\$5.59	\$6.19	\$6.81	\$7.50	\$8.39	\$8.79	\$10.98	\$12.89	\$14.81	\$16.76	\$18.79	\$21.31	27	
28	\$4.04	\$4.91	\$5.64	\$6.24	\$6.86	\$7.56	\$8.47	\$8.90	\$11.11	\$13.05	\$15.00	\$16.97	\$19.04	\$21.62	28	
29	\$4.05	\$4.93	\$5.68	\$6.27	\$6.91	\$7.61	\$8.53	\$9.01	\$11.25	\$13.22	\$15.19	\$17.19	\$19.27	\$21.89	29	
30	\$4.07	\$4.97	\$5.71	\$6.33	\$6.96	\$7.68	\$8.60	\$9.11	\$11.40	\$13.39	\$15.39	\$17.40	\$19.53	\$22.18	30	
31	\$4.09	\$5.01	\$5.74	\$6.37	\$7.02	\$7.73	\$8.67	\$9.21	\$11.53	\$13.53	\$15.55	\$17.62	\$19.77	\$22.45	31	
32	\$4.10	\$5.03	\$5.79	\$6.40	\$7.06	\$7.79	\$8.75	\$9.33	\$11.66	\$13.68	\$15.75	\$17.84	\$20.01	\$22.75	32	
33	\$4.15	\$5.06	\$5.82	\$6.47	\$7.13	\$7.85	\$8.81	\$9.44	\$11.79	\$13.86	\$15.95	\$18.05	\$20.26	\$23.01	33	
34	\$4.17	\$5.09	\$5.86	\$6.50	\$7.16	\$7.90	\$8.88	\$9.53	\$11.94	\$14.03	\$16.13	\$18.26	\$20.48	\$23.29	34	
35	\$4.19	\$5.13	\$5.91	\$6.53	\$7.22	\$7.96	\$8.94	\$9.64	\$12.07	\$14.17	\$16.29	\$18.47	\$20.72	\$23.58	35	
36	\$4.22	\$5.18	\$5.98	\$6.63	\$7.33	\$8.09	\$9.06	\$9.77	\$12.22	\$14.37	\$16.54	\$18.76	\$21.04	\$23.95	36	
37	\$4.28	\$5.25	\$6.05	\$6.73	\$7.43	\$8.21	\$9.20	\$9.92	\$12.41	\$14.58	\$16.79	\$19.04	\$21.36	\$24.29	37	
38	\$4.32	\$5.29	\$6.14	\$6.81	\$7.52	\$8.29	\$9.33	\$10.05	\$12.58	\$14.77	\$17.03	\$19.31	\$21.67	\$24.66	38	
39	\$4.36	\$5.37	\$6.20	\$6.90	\$7.62	\$8.40	\$9.46	\$10.19	\$12.75	\$14.98	\$17.27	\$19.58	\$21.98	\$25.01	39	
40	\$4.41	\$5.41	\$6.28	\$7.00	\$7.72	\$8.53	\$9.58	\$10.32	\$12.91	\$15.18	\$17.50	\$19.86	\$22.30	\$25.38	40	
41	\$4.44	\$5.50	\$6.37	\$7.06	\$7.82	\$8.65	\$9.71	\$10.45	\$13.09	\$15.39	\$17.74	\$20.13	\$22.62	\$25.74	41	
42	\$4.48	\$5.54	\$6.44	\$7.16	\$7.92	\$8.76	\$9.83	\$10.59	\$13.28	\$15.59	\$17.99	\$20.41	\$22.92	\$26.10	42	
43	\$4.52	\$5.61	\$6.51	\$7.25	\$8.02	\$8.86	\$9.98	\$10.73	\$13.43	\$15.80	\$18.22	\$20.67	\$23.24	\$26.46	43	
44	\$4.57	\$5.67	\$6.59	\$7.33	\$8.12	\$8.98	\$10.10	\$10.86	\$13.62	\$15.99	\$18.46	\$20.96	\$23.55	\$26.82	44	
45	\$4.62	\$5.73	\$6.66	\$7.43	\$8.22	\$9.09	\$10.23	\$11.00	\$13.79	\$16.20	\$18.70	\$21.22	\$23.86	\$27.19	45	
46	\$4.70	\$5.83	\$6.81	\$7.59	\$8.40	\$9.32	\$10.46	\$11.20	\$14.03	\$16.49	\$19.04	\$21.62	\$24.28	\$27.67	46	
47	\$4.77	\$5.95	\$6.96	\$7.76	\$8.60	\$9.52	\$10.73	\$11.37	\$14.25	\$16.75	\$19.35	\$21.96	\$24.71	\$28.16	47	
48	\$4.87	\$6.06	\$7.12	\$7.94	\$8.79	\$9.74	\$10.97	\$11.56	\$14.50	\$17.04	\$19.68	\$22.35	\$25.14	\$28.66	48	
49	\$4.95	\$6.19	\$7.25	\$8.11	\$8.99	\$9.97	\$11.22	\$11.74	\$14.73	\$17.31	\$20.01	\$22.74	\$25.56	\$29.14	49	
50	\$5.03	\$6.31	\$7.40	\$8.27	\$9.19	\$10.18	\$11.47	\$11.94	\$14.94	\$17.60	\$20.33	\$23.10	\$25.98	\$29.62	50	
51	\$5.12	\$6.41	\$7.55	\$8.44	\$9.37	\$10.41	\$11.72	\$12.13	\$15.19	\$17.86	\$20.66	\$23.47	\$26.41	\$30.11	51	
52	\$5.18	\$6.53	\$7.70	\$8.61	\$9.57	\$10.62	\$11.97	\$12.31	\$15.42	\$18.14	\$20.98	\$23.85	\$26.83	\$30.60	52	
53	\$5.27	\$6.66	\$7.84	\$8.78	\$9.76	\$10.84	\$12.21	\$12.49	\$15.65	\$18.43	\$21.30	\$24.22	\$27.26	\$31.10	53	
54	\$5.37	\$6.78	\$7.99	\$8.95	\$9.97	\$11.06	\$12.46	\$12.68	\$15.90	\$18.70	\$21.64	\$24.60	\$27.68	\$31.56	54	
55	\$5.45	\$6.90	\$8.14	\$9.11	\$10.14	\$11.28	\$12.72	\$12.87	\$16.13	\$18.98	\$21.95	\$24.96	\$28.11	\$32.05	55	
56	\$5.95	\$7.48	\$8.78	\$9.86	\$10.98	\$12.21	\$13.81	\$13.45	\$16.93	\$19.95	\$23.13	\$26.32	\$29.67	\$33.87	56	
57	\$6.49	\$8.09	\$9.39	\$10.59	\$11.81	\$13.17	\$14.89	\$14.07	\$17.73	\$20.94	\$24.29	\$27.70	\$31.25	\$35.70	57	
58	\$7.02	\$8.66	\$10.04	\$11.33	\$12.67	\$14.11	\$15.98	\$14.67	\$18.55	\$21.91	\$25.48	\$29.06	\$32.81	\$37.52	58	
59	\$7.55	\$9.24	\$10.68	\$12.06	\$13.51	\$15.06	\$17.07	\$15.28	\$19.34	\$22.89	\$26.64	\$30.44	\$34.39	\$39.31	59	
60	\$8.09	\$9.83	\$11.32	\$12.80	\$14.32	\$16.01	\$18.16	\$15.88	\$20.15	\$23.86	\$27.81	\$31.80	\$35.96	\$41.14	60	
61	\$8.60	\$10.43	\$11.95	\$13.53	\$15.17	\$16.96	\$19.24	\$16.50	\$20.94	\$24.84	\$28.97	\$33.17	\$37.53	\$42.96	61	
62	\$9.11	\$11.00	\$12.58	\$14.26	\$16.01	\$17.90	\$20.33	\$17.09	\$21.75	\$25.82	\$30.16	\$34.54	\$39.09	\$44.78	62	
63	\$10.08	\$12.18	\$13.93	\$15.80	\$17.73	\$19.82	\$22.51	\$18.54	\$23.52	\$27.90	\$32.47	\$37.09	\$41.93	\$47.94	63	
64	\$11.04	\$13.34	\$15.26	\$17.31	\$19.44	\$21.76	\$24.71	\$19.95	\$25.29	\$29.94	\$34.78	\$39.66	\$44.73	\$51.11	64	
65	\$11.99	\$14.51	\$16.60	\$18.82	\$21.15	\$23.67	\$26.88	\$21.40	\$27.06	\$32.01	\$37.09	\$42.22	\$47.55	\$54.29	65	
66	\$12.95	\$15.68	\$17.93	\$20.35	\$22.87	\$25.60	\$29.06	\$22.85	\$28.83	\$34.08	\$39.40	\$44.78	\$50.39	\$57.45	66	
67	\$13.92	\$16.83	\$19.27	\$21.88	\$24.59	\$27.52	\$31.25	\$24.27	\$30.61	\$36.15	\$41.71	\$47.34	\$53.21	\$60.62	67	
68	\$15.80	\$19.17	\$21.96	\$24.89	\$27.92	\$31.23	\$35.42	\$26.91	\$33.99	\$40.22	\$46.16	\$52.16	\$58.45	\$66.41	68	
69	\$17.69	\$21.51	\$24.66	\$27.91	\$31.26	\$34.93	\$39.59	\$29.51	\$37.38	\$44.28	\$50.60	\$56.99	\$63.69	\$72.22	69	
70	\$19.58	\$23.83	\$27.36	\$30.90	\$34.61	\$38.61	\$43.74	\$32.13	\$40.77	\$48.35	\$55.03	\$61.81	\$68.94	\$78.02	70	
71	\$21.45	\$26.14	\$30.06	\$33.94	\$37.93	\$42.31	\$47.92	\$34.76	\$44.17	\$52.42	\$59.48	\$66.64	\$74.18	\$83.82	71	
72	\$23.35	\$28.47	\$32.76	\$36.94	\$41.28	\$46.01	\$52.07	\$37.39	\$47.54	\$56.47	\$63.92	\$71.48	\$79.41	\$89.62	72	
73	\$26.73	\$32.78	\$37.87	\$42.55	\$47.41	\$52.76	\$59.60	\$41.84	\$53.52	\$63.78	\$71.89	\$80.11	\$88.79	\$99.97	73	
74	\$30.14	\$37.09	\$42.96	\$48.15	\$53.57	\$59.48	\$67.13	\$46.30	\$59.46	\$71.06	\$79.85	\$88.75	\$98.15	\$110.35	74	
75	\$33.52	\$41.40	\$48.06	\$53.77	\$59.71	\$66.23	\$74.65	\$50.75	\$65.41	\$78.38	\$87.79	\$97.38	\$107.53	\$120.70	75	
76	\$36.93	\$45.72	\$53.17	\$59.37	\$65.85	\$72.96	\$82.19	\$55.23	\$71.37	\$85.67	\$95.77	\$106.03	\$116.91	\$131.08	76	
77	\$40.30	\$50.02	\$58.27	\$64.99	\$72.01	\$79.71	\$89.71	\$59.69	\$77.32	\$92.94	\$103.71	\$114.66	\$126.27	\$141.43	77	
78	\$43.44	\$54.01	\$63.03	\$70.26	\$77.78	\$86.04	\$96.72	\$63.39	\$82.36	\$99.21	\$110.61	\$122.17	\$134.40	\$150.28	78	
79	\$46.57	\$57.99	\$67.79	\$75.52	\$83.57	\$92.37	\$103.74	\$67.12	\$87.40	\$105.47	\$117.49	\$129.68	\$142.53	\$159.12	79	
80	\$49.71	\$62.00	\$72.55	\$80.78	\$89.35	\$98.71	\$110.76	\$70.83	\$92.44	\$111.71	\$124.37	\$137.17	\$150.66	\$167.96	80	
81	\$52.83	\$65.97	\$77.31	\$86.05	\$95.13	\$105.05	\$117.79	\$74.54	\$97.47	\$117.95	\$131.26	\$144.67	\$158.77	\$176.80	81	
82	\$55.97	\$69.95	\$82.06	\$91.32	\$100.91	\$111.40	\$124.81	\$78.27	\$102.51	\$124.21	\$138.15	\$152.19	\$166.90	\$185.65	82	
83	\$60.08	\$75.24	\$88.40	\$98.35	\$108.67	\$119.90	\$134.22	\$83.38	\$109.43	\$132.81	\$147.64	\$162.56	\$178.19	\$197.99	83	
84	\$64.19	\$80.50	\$94.71	\$105.39	\$116.44	\$128.43	\$143.66	\$88.52	\$116.35	\$141.38	\$157.14	\$172.95	\$189.46	\$210.32	84	
85	\$68.30	\$85.78	\$101.06	\$112.43	\$124.19	\$136.93	\$153.08	\$93.65	\$123.27	\$149.96	\$166.63	\$183.34	\$200.75	\$222.66	85	
86	\$72.41	\$91.06	\$107.38	\$119.47	\$131.95	\$145.44	\$162.51	\$98.76	\$130.19	\$158.55	\$176.13	\$193.71	\$212.04	\$234.99	86	
87	\$76.54	\$96.33	\$113.73	\$126.52	\$139.70	\$153.98	\$171.96	\$103.90	\$137.10	\$167.13	\$185.63	\$204.11	\$223.31	\$247.34	87	
88	\$80.42	\$101.18	\$119.49	\$132.98	\$146.89	\$161.92	\$180.84	\$108.50	\$143.15	\$174.55	\$193.85	\$213.24	\$233.34	\$258.49	88	
89	\$84.29	\$106.03	\$125.28	\$139.45	\$154.07	\$169.86	\$189.74	\$113.12	\$149.18	\$181.95	\$202.08	\$222.37	\$243.38	\$269.64	89	
90	\$88.18	\$110.88	\$131.04	\$145.89	\$161.25	\$177.80	\$198.63	\$117.72	\$155.22	\$189.34	\$210.32	\$231.47	\$253.40	\$280.79	90	
91	\$92.07	\$115.73	\$136.82	\$152.34	\$168.43	\$185.76										

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age
	Comprehensive - 60 Day EP - 100% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.28	\$5.21	\$5.97	\$6.59	\$7.25	\$7.96	\$8.91	\$8.94	\$11.12	\$13.02	\$14.93	\$16.86	\$18.91	\$21.41	25
26	\$4.30	\$5.26	\$6.01	\$6.63	\$7.29	\$8.03	\$8.98	\$9.06	\$11.28	\$13.19	\$15.14	\$17.09	\$19.13	\$21.69	26
27	\$4.31	\$5.28	\$6.05	\$6.68	\$7.35	\$8.10	\$9.06	\$9.17	\$11.42	\$13.37	\$15.31	\$17.31	\$19.39	\$21.99	27
28	\$4.33	\$5.31	\$6.11	\$6.74	\$7.41	\$8.15	\$9.12	\$9.28	\$11.55	\$13.53	\$15.52	\$17.55	\$19.66	\$22.30	28
29	\$4.36	\$5.36	\$6.14	\$6.79	\$7.47	\$8.23	\$9.21	\$9.38	\$11.68	\$13.68	\$15.72	\$17.75	\$19.90	\$22.57	29
30	\$4.39	\$5.39	\$6.19	\$6.85	\$7.52	\$8.27	\$9.28	\$9.49	\$11.83	\$13.86	\$15.90	\$17.97	\$20.16	\$22.88	30
31	\$4.41	\$5.41	\$6.24	\$6.89	\$7.58	\$8.35	\$9.36	\$9.61	\$11.97	\$14.03	\$16.09	\$18.19	\$20.42	\$23.16	31
32	\$4.43	\$5.46	\$6.27	\$6.93	\$7.63	\$8.40	\$9.44	\$9.72	\$12.10	\$14.18	\$16.28	\$18.43	\$20.66	\$23.46	32
33	\$4.46	\$5.50	\$6.31	\$7.00	\$7.70	\$8.48	\$9.49	\$9.83	\$12.23	\$14.34	\$16.49	\$18.63	\$20.91	\$23.75	33
34	\$4.48	\$5.53	\$6.36	\$7.03	\$7.74	\$8.53	\$9.58	\$9.94	\$12.40	\$14.51	\$16.67	\$18.85	\$21.15	\$24.05	34
35	\$4.51	\$5.56	\$6.39	\$7.08	\$7.80	\$8.60	\$9.64	\$10.05	\$12.54	\$14.67	\$16.86	\$19.09	\$21.41	\$24.35	35
36	\$4.55	\$5.63	\$6.48	\$7.17	\$7.90	\$8.72	\$9.77	\$10.20	\$12.71	\$14.88	\$17.11	\$19.36	\$21.75	\$24.71	36
37	\$4.59	\$5.69	\$6.55	\$7.27	\$8.02	\$8.84	\$9.93	\$10.33	\$12.88	\$15.11	\$17.36	\$19.66	\$22.04	\$25.08	37
38	\$4.64	\$5.76	\$6.63	\$7.37	\$8.13	\$8.97	\$10.07	\$10.47	\$13.07	\$15.30	\$17.61	\$19.93	\$22.37	\$25.45	38
39	\$4.69	\$5.81	\$6.73	\$7.47	\$8.24	\$9.09	\$10.20	\$10.62	\$13.26	\$15.52	\$17.85	\$20.22	\$22.69	\$25.82	39
40	\$4.72	\$5.87	\$6.81	\$7.56	\$8.34	\$9.21	\$10.33	\$10.78	\$13.42	\$15.73	\$18.10	\$20.50	\$23.02	\$26.19	40
41	\$4.77	\$5.94	\$6.90	\$7.66	\$8.44	\$9.33	\$10.46	\$10.91	\$13.59	\$15.95	\$18.36	\$20.80	\$23.33	\$26.57	41
42	\$4.83	\$6.01	\$6.99	\$7.74	\$8.54	\$9.45	\$10.62	\$11.06	\$13.79	\$16.14	\$18.59	\$21.08	\$23.66	\$26.93	42
43	\$4.88	\$6.08	\$7.05	\$7.83	\$8.66	\$9.57	\$10.75	\$11.20	\$13.96	\$16.37	\$18.83	\$21.36	\$23.99	\$27.31	43
44	\$4.92	\$6.14	\$7.14	\$7.92	\$8.77	\$9.69	\$10.88	\$11.34	\$14.14	\$16.58	\$19.09	\$21.64	\$24.32	\$27.67	44
45	\$4.96	\$6.20	\$7.22	\$8.02	\$8.88	\$9.80	\$11.02	\$11.47	\$14.31	\$16.78	\$19.34	\$21.91	\$24.63	\$28.05	45
46	\$5.05	\$6.35	\$7.39	\$8.22	\$9.08	\$10.05	\$11.30	\$11.67	\$14.56	\$17.07	\$19.67	\$22.31	\$25.07	\$28.56	46
47	\$5.15	\$6.47	\$7.54	\$8.39	\$9.31	\$10.29	\$11.56	\$11.87	\$14.80	\$17.36	\$20.01	\$22.69	\$25.50	\$29.05	47
48	\$5.24	\$6.59	\$7.70	\$8.57	\$9.49	\$10.51	\$11.83	\$12.06	\$15.05	\$17.64	\$20.34	\$23.07	\$25.96	\$29.55	48
49	\$5.31	\$6.73	\$7.85	\$8.77	\$9.71	\$10.75	\$12.10	\$12.27	\$15.29	\$17.93	\$20.68	\$23.47	\$26.38	\$30.05	49
50	\$5.40	\$6.85	\$8.02	\$8.94	\$9.92	\$10.98	\$12.38	\$12.44	\$15.53	\$18.22	\$21.02	\$23.85	\$26.82	\$30.56	50
51	\$5.51	\$6.96	\$8.17	\$9.12	\$10.12	\$11.22	\$12.65	\$12.64	\$15.79	\$18.51	\$21.36	\$24.24	\$27.26	\$31.06	51
52	\$5.58	\$7.10	\$8.34	\$9.32	\$10.33	\$11.46	\$12.91	\$12.84	\$16.02	\$18.80	\$21.69	\$24.63	\$27.70	\$31.56	52
53	\$5.68	\$7.22	\$8.49	\$9.49	\$10.54	\$11.68	\$13.18	\$13.02	\$16.26	\$19.09	\$22.03	\$25.01	\$28.15	\$32.08	53
54	\$5.78	\$7.34	\$8.66	\$9.69	\$10.75	\$11.94	\$13.44	\$13.22	\$16.51	\$19.36	\$22.37	\$25.40	\$28.58	\$32.58	54
55	\$5.85	\$7.48	\$8.82	\$9.86	\$10.96	\$12.17	\$13.71	\$13.42	\$16.75	\$19.66	\$22.69	\$25.77	\$29.02	\$33.08	55
56	\$6.41	\$8.12	\$9.49	\$10.67	\$11.87	\$13.19	\$14.89	\$14.05	\$17.60	\$20.67	\$23.91	\$27.20	\$30.64	\$34.96	56
57	\$7.00	\$8.76	\$10.19	\$11.45	\$12.77	\$14.20	\$16.08	\$14.67	\$18.43	\$21.68	\$25.12	\$28.60	\$32.25	\$36.83	57
58	\$7.55	\$9.38	\$10.87	\$12.23	\$13.66	\$15.25	\$17.24	\$15.30	\$19.25	\$22.69	\$26.35	\$30.03	\$33.87	\$38.71	58
59	\$8.12	\$10.02	\$11.56	\$13.04	\$14.58	\$16.26	\$18.43	\$15.95	\$20.08	\$23.71	\$27.54	\$31.43	\$35.49	\$40.58	59
60	\$8.69	\$10.67	\$12.23	\$13.83	\$15.48	\$17.28	\$19.59	\$16.57	\$20.91	\$24.73	\$28.77	\$32.85	\$37.10	\$42.46	60
61	\$9.24	\$11.32	\$12.94	\$14.63	\$16.39	\$18.32	\$20.76	\$17.20	\$21.76	\$25.73	\$29.96	\$34.25	\$38.74	\$44.32	61
62	\$9.80	\$11.95	\$13.63	\$15.42	\$17.30	\$19.33	\$21.93	\$17.84	\$22.57	\$26.73	\$31.17	\$35.67	\$40.36	\$46.19	62
63	\$10.84	\$13.21	\$15.07	\$17.07	\$19.13	\$21.40	\$24.29	\$19.33	\$24.41	\$28.88	\$33.58	\$38.31	\$43.29	\$49.47	63
64	\$11.87	\$14.48	\$16.52	\$18.71	\$21.00	\$23.49	\$26.66	\$20.82	\$26.26	\$31.01	\$35.96	\$40.95	\$46.18	\$52.72	64
65	\$12.89	\$15.74	\$17.97	\$20.35	\$22.86	\$25.56	\$29.01	\$22.32	\$28.11	\$33.15	\$38.34	\$43.59	\$49.10	\$56.02	65
66	\$13.93	\$17.01	\$19.42	\$22.01	\$24.70	\$27.62	\$31.37	\$23.80	\$29.94	\$35.30	\$40.74	\$46.23	\$52.02	\$59.29	66
67	\$14.97	\$18.26	\$20.88	\$23.66	\$26.55	\$29.69	\$33.73	\$25.32	\$31.79	\$37.43	\$43.11	\$48.88	\$54.93	\$62.55	67
68	\$17.01	\$20.80	\$23.79	\$26.92	\$30.15	\$33.70	\$38.21	\$28.05	\$35.31	\$41.65	\$47.72	\$53.88	\$60.34	\$68.53	68
69	\$19.01	\$23.30	\$26.72	\$30.16	\$33.76	\$37.68	\$42.71	\$30.78	\$38.83	\$45.87	\$52.31	\$58.86	\$65.76	\$74.50	69
70	\$21.04	\$25.83	\$29.63	\$33.43	\$37.37	\$41.68	\$47.22	\$33.52	\$42.35	\$50.07	\$56.90	\$63.84	\$71.15	\$80.50	70
71	\$23.07	\$28.35	\$32.55	\$36.67	\$40.98	\$45.66	\$51.71	\$36.27	\$45.88	\$54.29	\$61.50	\$68.83	\$76.57	\$86.49	71
72	\$25.10	\$30.88	\$35.48	\$39.93	\$44.58	\$49.67	\$56.21	\$39.00	\$49.39	\$58.49	\$66.09	\$73.82	\$81.97	\$92.48	72
73	\$28.77	\$35.56	\$41.01	\$46.00	\$51.22	\$56.93	\$64.32	\$43.65	\$55.56	\$66.06	\$74.33	\$82.74	\$91.66	\$103.16	73
74	\$32.41	\$40.24	\$46.54	\$52.05	\$57.85	\$64.21	\$72.44	\$48.30	\$61.77	\$73.61	\$82.56	\$91.67	\$101.32	\$113.86	74
75	\$36.06	\$44.91	\$52.05	\$58.12	\$64.48	\$71.49	\$80.55	\$52.94	\$67.95	\$81.16	\$90.77	\$100.58	\$111.01	\$124.56	75
76	\$39.71	\$49.59	\$57.59	\$64.19	\$71.12	\$78.76	\$88.68	\$57.60	\$74.12	\$88.73	\$99.00	\$109.52	\$120.68	\$135.25	76
77	\$43.36	\$54.26	\$63.12	\$70.27	\$77.76	\$86.03	\$96.79	\$62.25	\$80.31	\$96.28	\$107.24	\$118.44	\$130.36	\$145.94	77
78	\$46.74	\$58.60	\$68.28	\$75.96	\$84.00	\$92.86	\$104.38	\$66.11	\$85.55	\$102.76	\$114.36	\$126.18	\$138.73	\$155.07	78
79	\$50.09	\$62.91	\$73.41	\$81.65	\$90.24	\$99.70	\$111.95	\$70.00	\$90.77	\$109.23	\$121.47	\$133.94	\$147.13	\$164.19	79
80	\$53.47	\$67.22	\$78.57	\$87.34	\$96.50	\$106.55	\$119.53	\$73.89	\$96.01	\$115.70	\$128.60	\$141.69	\$155.51	\$173.32	80
81	\$56.85	\$71.54	\$83.72	\$93.04	\$102.75	\$113.39	\$127.08	\$77.76	\$101.24	\$122.17	\$135.71	\$149.44	\$163.89	\$182.44	81
82	\$60.21	\$75.87	\$88.88	\$98.73	\$108.99	\$120.24	\$134.66	\$81.63	\$106.47	\$128.65	\$142.84	\$157.19	\$172.28	\$191.58	82
83	\$64.64	\$81.61	\$95.74	\$106.34	\$117.37	\$129.42	\$144.85	\$86.97	\$113.66	\$137.54	\$152.66	\$167.92	\$183.94	\$204.29	83
84	\$69.06	\$87.32	\$102.59	\$113.95	\$125.75	\$138.62	\$155.01	\$92.32	\$120.85	\$146.43	\$162.47	\$178.63	\$195.59	\$217.03	84
85	\$73.49	\$93.04	\$109.45	\$121.58	\$134.12	\$147.81	\$165.20	\$97.67	\$128.03	\$155.33	\$172.27	\$189.35	\$207.23	\$229.76	85
86	\$77.91	\$98.75	\$116.31	\$129.18	\$142.49	\$156.99	\$175.36	\$103.03	\$135.22	\$164.23	\$182.11	\$200.08	\$218.88	\$242.50	86
87	\$82.34	\$104.49	\$123.16	\$136.80	\$150.89	\$166.19	\$185.55	\$108.35	\$142.42	\$173.11	\$191.91	\$210.82	\$230.52	\$255.22	87
88	\$86.52	\$109.74	\$129.42	\$143.78	\$158.64	\$174.78	\$195.14	\$113.17	\$148.68	\$180.77	\$200.42	\$220.23	\$240.89	\$266.71	88
89	\$90.70	\$114.99	\$135.67	\$150.77	\$166.40	\$183.35	\$204.73	\$117.96	\$154.95	\$188.44	\$208.93	\$229.66	\$251.24	\$278.22	89
90	\$94.88	\$120.26	\$141.93	\$157.75	\$174.15	\$191.92	\$214.34	\$122.78	\$161.24	\$196.12	\$217.45	\$239.09	\$261.59	\$289.72	90
91	\$99.03	\$125.52	\$148.19	\$164.73	\$1										

Certificate Form GLTCAARP-04-OP

Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)																
Issue Age	Facility - 60 Day EP														Issue Age	
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$2.67	\$3.40	\$4.00	\$4.48	\$4.97	\$5.50	\$6.17	\$6.33	\$8.28	\$9.99	\$11.62	\$13.22	\$14.87	\$16.91	25	
26	\$2.68	\$3.42	\$4.03	\$4.52	\$5.02	\$5.54	\$6.23	\$6.40	\$8.39	\$10.11	\$11.77	\$13.40	\$15.07	\$17.15	26	
27	\$2.70	\$3.43	\$4.06	\$4.55	\$5.05	\$5.58	\$6.27	\$6.49	\$8.49	\$10.23	\$11.92	\$13.56	\$15.27	\$17.37	27	
28	\$2.71	\$3.47	\$4.08	\$4.59	\$5.09	\$5.63	\$6.33	\$6.57	\$8.60	\$10.36	\$12.07	\$13.76	\$15.47	\$17.61	28	
29	\$2.72	\$3.48	\$4.10	\$4.62	\$5.14	\$5.67	\$6.37	\$6.64	\$8.71	\$10.47	\$12.21	\$13.93	\$15.65	\$17.84	29	
30	\$2.74	\$3.51	\$4.15	\$4.65	\$5.16	\$5.71	\$6.41	\$6.73	\$8.81	\$10.60	\$12.35	\$14.10	\$15.86	\$18.06	30	
31	\$2.75	\$3.54	\$4.18	\$4.69	\$5.19	\$5.76	\$6.48	\$6.80	\$8.91	\$10.74	\$12.52	\$14.26	\$16.07	\$18.30	31	
32	\$2.78	\$3.55	\$4.20	\$4.72	\$5.25	\$5.80	\$6.52	\$6.89	\$9.02	\$10.86	\$12.67	\$14.44	\$16.25	\$18.54	32	
33	\$2.79	\$3.58	\$4.22	\$4.75	\$5.28	\$5.83	\$6.57	\$6.96	\$9.11	\$10.98	\$12.82	\$14.62	\$16.47	\$18.78	33	
34	\$2.81	\$3.61	\$4.26	\$4.79	\$5.31	\$5.87	\$6.62	\$7.04	\$9.22	\$11.11	\$12.96	\$14.78	\$16.65	\$19.00	34	
35	\$2.82	\$3.62	\$4.29	\$4.83	\$5.37	\$5.93	\$6.67	\$7.12	\$9.34	\$11.24	\$13.12	\$14.97	\$16.84	\$19.23	35	
36	\$2.84	\$3.66	\$4.35	\$4.90	\$5.42	\$6.01	\$6.78	\$7.22	\$9.47	\$11.41	\$13.31	\$15.18	\$17.11	\$19.53	36	
37	\$2.86	\$3.70	\$4.41	\$4.96	\$5.51	\$6.11	\$6.88	\$7.30	\$9.59	\$11.56	\$13.51	\$15.41	\$17.36	\$19.81	37	
38	\$2.90	\$3.76	\$4.46	\$5.02	\$5.58	\$6.18	\$6.96	\$7.43	\$9.72	\$11.73	\$13.68	\$15.62	\$17.61	\$20.11	38	
39	\$2.94	\$3.80	\$4.51	\$5.08	\$5.65	\$6.26	\$7.05	\$7.52	\$9.86	\$11.89	\$13.89	\$15.85	\$17.86	\$20.41	39	
40	\$2.97	\$3.83	\$4.57	\$5.15	\$5.73	\$6.35	\$7.15	\$7.62	\$10.00	\$12.05	\$14.07	\$16.08	\$18.12	\$20.69	40	
41	\$2.99	\$3.88	\$4.62	\$5.19	\$5.80	\$6.44	\$7.25	\$7.72	\$10.13	\$12.20	\$14.26	\$16.28	\$18.38	\$20.98	41	
42	\$3.03	\$3.92	\$4.68	\$5.27	\$5.87	\$6.51	\$7.34	\$7.82	\$10.26	\$12.35	\$14.48	\$16.52	\$18.62	\$21.27	42	
43	\$3.06	\$3.95	\$4.72	\$5.32	\$5.94	\$6.60	\$7.44	\$7.92	\$10.38	\$12.54	\$14.65	\$16.74	\$18.88	\$21.57	43	
44	\$3.08	\$4.00	\$4.77	\$5.40	\$6.01	\$6.67	\$7.54	\$8.02	\$10.53	\$12.69	\$14.85	\$16.96	\$19.13	\$21.86	44	
45	\$3.10	\$4.04	\$4.84	\$5.46	\$6.11	\$6.77	\$7.62	\$8.13	\$10.67	\$12.85	\$15.04	\$17.19	\$19.37	\$22.17	45	
46	\$3.16	\$4.14	\$4.95	\$5.59	\$6.25	\$6.92	\$7.82	\$8.26	\$10.85	\$13.07	\$15.29	\$17.48	\$19.73	\$22.55	46	
47	\$3.21	\$4.21	\$5.05	\$5.71	\$6.38	\$7.08	\$8.01	\$8.39	\$11.02	\$13.29	\$15.55	\$17.80	\$20.06	\$22.97	47	
48	\$3.28	\$4.30	\$5.16	\$5.83	\$6.52	\$7.25	\$8.21	\$8.53	\$11.21	\$13.52	\$15.83	\$18.10	\$20.43	\$23.35	48	
49	\$3.33	\$4.38	\$5.27	\$5.95	\$6.66	\$7.41	\$8.38	\$8.67	\$11.40	\$13.73	\$16.08	\$18.39	\$20.76	\$23.75	49	
50	\$3.39	\$4.46	\$5.38	\$6.11	\$6.81	\$7.58	\$8.56	\$8.81	\$11.56	\$13.95	\$16.36	\$18.70	\$21.12	\$24.15	50	
51	\$3.43	\$4.54	\$5.47	\$6.23	\$6.94	\$7.73	\$8.76	\$8.94	\$11.76	\$14.17	\$16.61	\$19.00	\$21.45	\$24.53	51	
52	\$3.49	\$4.62	\$5.58	\$6.35	\$7.10	\$7.89	\$8.94	\$9.09	\$11.94	\$14.40	\$16.87	\$19.32	\$21.80	\$24.95	52	
53	\$3.55	\$4.70	\$5.69	\$6.47	\$7.25	\$8.07	\$9.12	\$9.22	\$12.10	\$14.62	\$17.14	\$19.61	\$22.15	\$25.34	53	
54	\$3.61	\$4.77	\$5.80	\$6.60	\$7.39	\$8.23	\$9.32	\$9.36	\$12.30	\$14.84	\$17.38	\$19.91	\$22.50	\$25.73	54	
55	\$3.66	\$4.87	\$5.91	\$6.73	\$7.54	\$8.38	\$9.49	\$9.49	\$12.46	\$15.06	\$17.66	\$20.22	\$22.85	\$26.14	55	
56	\$4.02	\$5.28	\$6.37	\$7.26	\$8.15	\$9.09	\$10.31	\$9.94	\$13.09	\$15.84	\$18.59	\$21.33	\$24.11	\$27.61	56	
57	\$4.38	\$5.70	\$6.82	\$7.80	\$8.78	\$9.79	\$11.11	\$10.38	\$13.71	\$16.61	\$19.55	\$22.43	\$25.40	\$29.11	57	
58	\$4.72	\$6.13	\$7.28	\$8.35	\$9.38	\$10.51	\$11.94	\$10.84	\$14.32	\$17.37	\$20.47	\$23.54	\$26.68	\$30.58	58	
59	\$5.08	\$6.52	\$7.74	\$8.89	\$10.01	\$11.22	\$12.75	\$11.29	\$14.94	\$18.14	\$21.42	\$24.65	\$27.94	\$32.05	59	
60	\$5.42	\$6.94	\$8.22	\$9.44	\$10.64	\$11.92	\$13.55	\$11.73	\$15.58	\$18.94	\$22.36	\$25.74	\$29.22	\$33.55	60	
61	\$5.79	\$7.37	\$8.67	\$9.98	\$11.25	\$12.63	\$14.37	\$12.18	\$16.20	\$19.71	\$23.30	\$26.85	\$30.49	\$35.04	61	
62	\$6.14	\$7.77	\$9.12	\$10.51	\$11.89	\$13.32	\$15.18	\$12.63	\$16.81	\$20.47	\$24.24	\$27.97	\$31.77	\$36.52	62	
63	\$6.79	\$8.60	\$10.11	\$11.62	\$13.16	\$14.76	\$16.81	\$13.67	\$18.18	\$22.12	\$26.10	\$30.04	\$34.07	\$39.09	63	
64	\$7.43	\$9.44	\$11.08	\$12.75	\$14.43	\$16.19	\$18.45	\$14.74	\$19.56	\$23.75	\$27.97	\$32.11	\$36.34	\$41.68	64	
65	\$8.09	\$10.25	\$12.05	\$13.87	\$15.71	\$17.62	\$20.06	\$15.80	\$20.93	\$25.40	\$29.82	\$34.18	\$38.64	\$44.26	65	
66	\$8.71	\$11.07	\$13.01	\$14.99	\$16.96	\$19.05	\$21.70	\$16.84	\$22.30	\$27.04	\$31.68	\$36.27	\$40.94	\$46.83	66	
67	\$9.36	\$11.90	\$13.99	\$16.10	\$18.24	\$20.47	\$23.33	\$17.92	\$23.66	\$28.67	\$33.53	\$38.32	\$43.23	\$49.41	67	
68	\$10.64	\$13.54	\$15.95	\$18.33	\$20.70	\$23.23	\$26.44	\$19.86	\$26.29	\$31.90	\$37.10	\$42.24	\$47.50	\$54.15	68	
69	\$11.91	\$15.18	\$17.90	\$20.55	\$23.18	\$25.98	\$29.55	\$21.79	\$28.92	\$35.11	\$40.67	\$46.15	\$51.74	\$58.87	69	
70	\$13.17	\$16.82	\$19.86	\$22.77	\$25.67	\$28.73	\$32.66	\$23.73	\$31.53	\$38.34	\$44.24	\$50.06	\$56.02	\$63.60	70	
71	\$14.44	\$18.47	\$21.81	\$24.97	\$28.15	\$31.49	\$35.78	\$25.67	\$34.14	\$41.57	\$47.82	\$53.97	\$60.27	\$68.34	71	
72	\$15.72	\$20.11	\$23.78	\$27.20	\$30.62	\$34.24	\$38.89	\$27.60	\$36.78	\$44.80	\$51.40	\$57.86	\$64.54	\$73.07	72	
73	\$18.00	\$23.16	\$27.48	\$31.32	\$35.19	\$39.25	\$44.52	\$30.89	\$41.38	\$50.59	\$57.78	\$64.87	\$72.15	\$81.51	73	
74	\$20.28	\$26.21	\$31.19	\$35.45	\$39.73	\$44.28	\$50.12	\$34.18	\$45.99	\$56.36	\$64.19	\$71.87	\$79.76	\$89.97	74	
75	\$22.56	\$29.26	\$34.89	\$39.59	\$44.30	\$49.28	\$55.75	\$37.48	\$50.59	\$62.15	\$70.58	\$78.86	\$87.37	\$98.41	75	
76	\$24.86	\$32.31	\$38.58	\$43.71	\$48.85	\$54.30	\$61.36	\$40.77	\$55.19	\$67.94	\$76.99	\$85.86	\$94.96	\$106.85	76	
77	\$27.12	\$35.34	\$42.30	\$47.85	\$53.42	\$59.32	\$66.99	\$44.06	\$59.81	\$73.72	\$83.38	\$92.85	\$102.60	\$115.30	77	
78	\$29.25	\$38.17	\$45.76	\$51.73	\$57.71	\$64.03	\$72.23	\$46.79	\$63.69	\$78.68	\$88.92	\$98.95	\$109.20	\$122.53	78	
79	\$31.34	\$40.98	\$49.20	\$55.62	\$62.00	\$68.74	\$77.46	\$49.53	\$67.60	\$83.64	\$94.47	\$105.01	\$115.81	\$129.73	79	
80	\$33.45	\$43.78	\$52.66	\$59.48	\$66.28	\$73.46	\$82.71	\$52.28	\$71.49	\$88.61	\$99.99	\$111.08	\$122.40	\$136.93	80	
81	\$35.57	\$46.61	\$56.11	\$63.37	\$70.57	\$78.18	\$87.93	\$55.02	\$75.38	\$93.56	\$105.53	\$117.16	\$129.02	\$144.14	81	
82	\$37.66	\$49.41	\$59.57	\$67.24	\$74.87	\$82.90	\$93.19	\$57.76	\$79.28	\$98.53	\$111.08	\$123.24	\$135.60	\$151.36	82	
83	\$40.45	\$53.14	\$64.15	\$72.42	\$80.62	\$89.24	\$100.23	\$61.56	\$84.62	\$105.34	\$118.71	\$131.64	\$144.77	\$161.41	83	
84	\$43.21	\$56.88	\$68.74	\$77.61	\$86.38	\$95.57	\$107.27	\$65.33	\$89.98	\$112.13	\$126.35	\$140.05	\$153.95	\$171.48	84	
85	\$45.99	\$60.61	\$73.36	\$82.80	\$92.13	\$101.92	\$114.30	\$69.11	\$95.33	\$118.94	\$133.96	\$148.46	\$163.11	\$181.52	85	
86	\$48.74	\$64.34	\$77.95	\$87.99	\$97.89	\$108.24	\$121.35	\$72.90	\$100.67	\$125.77	\$141.60	\$156.86	\$172.27	\$191.60	86	
87	\$51.50	\$68.06	\$82.52	\$93.17	\$103.64	\$114.59	\$128.39	\$76.69	\$106.03	\$132.57	\$149.23	\$165.26	\$181.46	\$201.65	87	
88	\$54.13	\$71.49	\$86.72	\$97.91	\$108.97	\$120.49	\$135.04	\$80.09	\$110.69	\$138.42	\$155.86	\$172.68	\$189.60	\$210.75	88	
89	\$56.74	\$74.90	\$90.93	\$102.69	\$114.29	\$126.41	\$141.68	\$83.50	\$115.37	\$144.32	\$162.48	\$180.07	\$197.74	\$219.84	89	
90	\$59.35	\$78.32	\$95.12	\$107.44	\$119.63	\$132.32	\$148.31	\$86.90	\$120.04	\$150.18	\$169.08	\$187.45	\$205.89	\$228.91	90	
91	\$61.96	\$81.76	\$99.31	\$112.18	\$124.95	\$138.24	\$154.95	\$90.29	\$124.72	\$156.06	\$175.70	\$194.84	\$214.03	\$238.02	91	
92	\$64.58	\$85.18	\$103.50	\$116.95	\$											

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age	
	Comprehensive - 90 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.25	\$4.00	\$4.62	\$5.14	\$5.67	\$6.24	\$7.00	\$7.41	\$9.38	\$11.11	\$12.83	\$14.53	\$16.29	\$18.50	25	
26	\$3.27	\$4.03	\$4.64	\$5.16	\$5.70	\$6.28	\$7.04	\$7.50	\$9.50	\$11.25	\$12.99	\$14.73	\$16.52	\$18.76	26	
27	\$3.29	\$4.04	\$4.69	\$5.19	\$5.74	\$6.35	\$7.12	\$7.60	\$9.63	\$11.40	\$13.16	\$14.91	\$16.74	\$19.01	27	
28	\$3.30	\$4.06	\$4.71	\$5.25	\$5.79	\$6.38	\$7.16	\$7.70	\$9.74	\$11.54	\$13.31	\$15.11	\$16.96	\$19.25	28	
29	\$3.32	\$4.08	\$4.74	\$5.28	\$5.83	\$6.44	\$7.22	\$7.77	\$9.86	\$11.67	\$13.50	\$15.29	\$17.18	\$19.53	29	
30	\$3.34	\$4.10	\$4.77	\$5.31	\$5.87	\$6.49	\$7.27	\$7.87	\$9.99	\$11.80	\$13.65	\$15.48	\$17.38	\$19.78	30	
31	\$3.36	\$4.15	\$4.82	\$5.37	\$5.92	\$6.52	\$7.33	\$7.96	\$10.10	\$11.96	\$13.82	\$15.69	\$17.61	\$20.02	31	
32	\$3.37	\$4.18	\$4.85	\$5.39	\$5.95	\$6.59	\$7.40	\$8.07	\$10.21	\$12.09	\$13.98	\$15.87	\$17.83	\$20.28	32	
33	\$3.40	\$4.20	\$4.88	\$5.42	\$6.01	\$6.63	\$7.46	\$8.15	\$10.33	\$12.22	\$14.16	\$16.07	\$18.04	\$20.53	33	
34	\$3.41	\$4.22	\$4.92	\$5.47	\$6.05	\$6.67	\$7.50	\$8.24	\$10.44	\$12.38	\$14.31	\$16.25	\$18.26	\$20.77	34	
35	\$3.42	\$4.26	\$4.95	\$5.52	\$6.11	\$6.74	\$7.56	\$8.34	\$10.57	\$12.52	\$14.49	\$16.45	\$18.47	\$21.03	35	
36	\$3.47	\$4.30	\$5.02	\$5.58	\$6.18	\$6.82	\$7.67	\$8.45	\$10.71	\$12.69	\$14.70	\$16.69	\$18.76	\$21.34	36	
37	\$3.49	\$4.35	\$5.06	\$5.67	\$6.26	\$6.92	\$7.79	\$8.56	\$10.86	\$12.88	\$14.89	\$16.93	\$19.04	\$21.67	37	
38	\$3.54	\$4.41	\$5.14	\$5.73	\$6.36	\$7.02	\$7.89	\$8.69	\$11.02	\$13.05	\$15.13	\$17.18	\$19.32	\$21.99	38	
39	\$3.58	\$4.44	\$5.19	\$5.80	\$6.44	\$7.12	\$8.01	\$8.81	\$11.18	\$13.24	\$15.33	\$17.42	\$19.59	\$22.31	39	
40	\$3.61	\$4.50	\$5.26	\$5.87	\$6.51	\$7.21	\$8.12	\$8.93	\$11.33	\$13.42	\$15.53	\$17.66	\$19.87	\$22.63	40	
41	\$3.65	\$4.55	\$5.31	\$5.94	\$6.60	\$7.29	\$8.23	\$9.03	\$11.47	\$13.59	\$15.75	\$17.90	\$20.15	\$22.97	41	
42	\$3.67	\$4.60	\$5.39	\$6.03	\$6.67	\$7.40	\$8.34	\$9.15	\$11.62	\$13.78	\$15.97	\$18.14	\$20.43	\$23.27	42	
43	\$3.71	\$4.64	\$5.45	\$6.11	\$6.77	\$7.49	\$8.44	\$9.28	\$11.77	\$13.95	\$16.16	\$18.39	\$20.69	\$23.60	43	
44	\$3.74	\$4.70	\$5.52	\$6.18	\$6.86	\$7.59	\$8.54	\$9.38	\$11.92	\$14.14	\$16.39	\$18.63	\$20.98	\$23.91	44	
45	\$3.78	\$4.75	\$5.58	\$6.25	\$6.93	\$7.68	\$8.66	\$9.50	\$12.08	\$14.31	\$16.60	\$18.88	\$21.25	\$24.23	45	
46	\$3.84	\$4.85	\$5.70	\$6.39	\$7.10	\$7.87	\$8.86	\$9.67	\$12.29	\$14.56	\$16.89	\$19.22	\$21.64	\$24.67	46	
47	\$3.92	\$4.95	\$5.82	\$6.52	\$7.26	\$8.04	\$9.08	\$9.83	\$12.49	\$14.80	\$17.18	\$19.55	\$22.01	\$25.10	47	
48	\$3.97	\$5.04	\$5.94	\$6.67	\$7.43	\$8.24	\$9.28	\$10.00	\$12.69	\$15.05	\$17.47	\$19.89	\$22.39	\$25.55	48	
49	\$4.05	\$5.14	\$6.06	\$6.81	\$7.59	\$8.40	\$9.49	\$10.16	\$12.89	\$15.29	\$17.75	\$20.22	\$22.77	\$25.98	49	
50	\$4.10	\$5.24	\$6.19	\$6.96	\$7.74	\$8.60	\$9.71	\$10.31	\$13.09	\$15.53	\$18.04	\$20.55	\$23.14	\$26.41	50	
51	\$4.19	\$5.32	\$6.31	\$7.10	\$7.90	\$8.79	\$9.92	\$10.46	\$13.31	\$15.80	\$18.34	\$20.89	\$23.53	\$26.84	51	
52	\$4.26	\$5.42	\$6.45	\$7.25	\$8.09	\$8.97	\$10.13	\$10.64	\$13.52	\$16.03	\$18.62	\$21.22	\$23.90	\$27.28	52	
53	\$4.32	\$5.53	\$6.57	\$7.39	\$8.24	\$9.15	\$10.33	\$10.80	\$13.71	\$16.27	\$18.92	\$21.55	\$24.28	\$27.72	53	
54	\$4.39	\$5.63	\$6.68	\$7.54	\$8.39	\$9.35	\$10.56	\$10.96	\$13.93	\$16.52	\$19.21	\$21.89	\$24.66	\$28.16	54	
55	\$4.46	\$5.71	\$6.81	\$7.68	\$8.56	\$9.52	\$10.78	\$11.11	\$14.12	\$16.76	\$19.48	\$22.21	\$25.04	\$28.59	55	
56	\$4.90	\$6.20	\$7.34	\$8.28	\$9.25	\$10.32	\$11.67	\$11.64	\$14.84	\$17.63	\$20.54	\$23.43	\$26.43	\$30.20	56	
57	\$5.31	\$6.68	\$7.87	\$8.91	\$9.99	\$11.12	\$12.60	\$12.17	\$15.53	\$18.49	\$21.57	\$24.65	\$27.85	\$31.83	57	
58	\$5.76	\$7.17	\$8.39	\$9.53	\$10.69	\$11.94	\$13.52	\$12.68	\$16.24	\$19.35	\$22.61	\$25.86	\$29.25	\$33.45	58	
59	\$6.18	\$7.67	\$8.94	\$10.14	\$11.40	\$12.73	\$14.44	\$13.21	\$16.94	\$20.22	\$23.65	\$27.08	\$30.64	\$35.07	59	
60	\$6.61	\$8.15	\$9.47	\$10.78	\$12.09	\$13.53	\$15.36	\$13.73	\$17.63	\$21.09	\$24.70	\$28.29	\$32.03	\$36.69	60	
61	\$7.04	\$8.66	\$10.00	\$11.37	\$12.80	\$14.32	\$16.27	\$14.25	\$18.34	\$21.93	\$25.73	\$29.51	\$33.43	\$38.31	61	
62	\$7.48	\$9.14	\$10.53	\$12.01	\$13.52	\$15.15	\$17.20	\$14.77	\$19.05	\$22.80	\$26.76	\$30.73	\$34.83	\$39.92	62	
63	\$8.26	\$10.11	\$11.65	\$13.29	\$14.94	\$16.75	\$19.06	\$16.01	\$20.59	\$24.64	\$28.82	\$33.01	\$37.33	\$42.76	63	
64	\$9.05	\$11.07	\$12.77	\$14.56	\$16.40	\$18.38	\$20.90	\$17.25	\$22.15	\$26.44	\$30.87	\$35.29	\$39.85	\$45.58	64	
65	\$9.82	\$12.05	\$13.89	\$15.85	\$17.85	\$20.01	\$22.76	\$18.49	\$23.71	\$28.28	\$32.91	\$37.55	\$42.37	\$48.40	65	
66	\$10.60	\$13.00	\$15.00	\$17.14	\$19.31	\$21.64	\$24.60	\$19.73	\$25.26	\$30.11	\$34.97	\$39.84	\$44.90	\$51.23	66	
67	\$11.40	\$13.96	\$16.13	\$18.41	\$20.75	\$23.25	\$26.44	\$20.97	\$26.81	\$31.92	\$37.02	\$42.12	\$47.40	\$54.05	67	
68	\$12.95	\$15.90	\$18.39	\$20.94	\$23.56	\$26.38	\$29.96	\$23.24	\$29.79	\$35.51	\$40.95	\$46.42	\$52.07	\$59.22	68	
69	\$14.50	\$17.84	\$20.64	\$23.47	\$26.38	\$29.51	\$33.48	\$25.50	\$32.75	\$39.12	\$44.91	\$50.70	\$56.75	\$64.41	69	
70	\$16.03	\$19.77	\$22.90	\$26.00	\$29.21	\$32.63	\$37.02	\$27.78	\$35.72	\$42.70	\$48.85	\$55.00	\$61.42	\$69.58	70	
71	\$17.58	\$21.69	\$25.16	\$28.56	\$32.01	\$35.75	\$40.54	\$30.04	\$38.68	\$46.30	\$52.80	\$59.31	\$66.08	\$74.75	71	
72	\$19.12	\$23.62	\$27.43	\$31.10	\$34.83	\$38.89	\$44.07	\$32.33	\$41.66	\$49.89	\$56.74	\$63.60	\$70.75	\$79.92	72	
73	\$21.91	\$27.20	\$31.69	\$35.79	\$40.03	\$44.58	\$50.44	\$36.17	\$46.87	\$56.34	\$63.80	\$71.27	\$79.11	\$89.14	73	
74	\$24.70	\$30.78	\$35.96	\$40.51	\$45.21	\$50.27	\$56.79	\$40.03	\$52.09	\$62.79	\$70.86	\$78.96	\$87.45	\$98.41	74	
75	\$27.47	\$34.36	\$40.24	\$45.23	\$50.38	\$55.98	\$63.18	\$43.87	\$57.30	\$69.21	\$77.92	\$86.67	\$95.80	\$107.64	75	
76	\$30.25	\$37.93	\$44.52	\$49.95	\$55.56	\$61.66	\$69.55	\$47.73	\$62.52	\$75.67	\$84.99	\$94.35	\$104.15	\$116.88	76	
77	\$33.03	\$41.51	\$48.76	\$54.67	\$60.76	\$67.35	\$75.92	\$51.58	\$67.73	\$82.10	\$92.06	\$102.04	\$112.51	\$126.12	77	
78	\$35.60	\$44.81	\$52.76	\$59.09	\$65.65	\$72.72	\$81.84	\$54.79	\$72.15	\$87.64	\$98.15	\$108.71	\$119.74	\$134.02	78	
79	\$38.17	\$48.11	\$56.74	\$63.53	\$70.52	\$78.08	\$87.78	\$57.99	\$76.56	\$93.17	\$104.28	\$115.38	\$126.98	\$141.90	79	
80	\$40.73	\$51.43	\$60.71	\$67.97	\$75.39	\$83.42	\$93.72	\$61.22	\$80.98	\$98.69	\$110.40	\$122.06	\$134.21	\$149.79	80	
81	\$43.31	\$54.75	\$64.71	\$72.40	\$80.29	\$88.79	\$99.67	\$64.43	\$85.40	\$104.19	\$116.50	\$128.74	\$141.46	\$157.67	81	
82	\$45.87	\$58.06	\$68.68	\$76.82	\$85.16	\$94.14	\$105.60	\$67.63	\$89.78	\$109.73	\$122.62	\$135.42	\$148.69	\$165.55	82	
83	\$49.24	\$62.43	\$73.99	\$82.75	\$91.71	\$101.32	\$113.60	\$72.06	\$95.87	\$117.30	\$131.04	\$144.65	\$158.74	\$176.56	83	
84	\$52.59	\$66.79	\$79.28	\$88.68	\$98.26	\$108.54	\$121.56	\$76.49	\$101.92	\$124.88	\$139.47	\$153.89	\$168.80	\$187.55	84	
85	\$55.98	\$71.18	\$84.58	\$94.60	\$104.80	\$115.73	\$129.55	\$80.93	\$107.98	\$132.47	\$147.88	\$163.14	\$178.86	\$198.55	85	
86	\$59.35	\$75.56	\$89.89	\$100.53	\$111.34	\$122.94	\$137.51	\$85.34	\$114.03	\$140.06	\$156.31	\$172.38	\$188.89	\$209.56	86	
87	\$62.71	\$79.93	\$95.18	\$106.45	\$117.90	\$130.12	\$145.51	\$89.78	\$120.11	\$147.64	\$164.74	\$181.61	\$198.96	\$220.57	87	
88	\$65.90	\$83.95	\$100.01	\$111.88	\$123.96	\$136.83	\$153.02	\$93.78	\$125.38	\$154.19	\$172.04	\$189.74	\$207.89	\$230.49	88	
89	\$69.08	\$87.99	\$104.85	\$117.32	\$130.01	\$143.55	\$160.56	\$97.76	\$130.67	\$160.73	\$179.34	\$197.85	\$216.82	\$240.44	89	
90	\$72.27	\$91.99	\$109.69	\$122.75	\$136.08	\$150.28	\$168.07	\$101.73	\$135.97	\$167.28	\$186.66	\$205.98	\$225.76	\$250.40	90	
91	\$75.45	\$96.02	\$114.52	\$128.18	\$142.14	\$156.97	\$175.60	\$105.72	\$141.25	\$173.81	\$193.95	\$214.09	\$234.69	\$260.34	91	
92	\$78.64															

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age	
	Comprehensive - 90 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.74	\$4.55	\$5.21	\$5.78	\$6.36	\$7.00	\$7.83	\$8.14	\$10.21	\$12.01	\$13.78	\$15.58	\$17.46	\$19.79	25	
26	\$3.77	\$4.58	\$5.26	\$5.81	\$6.40	\$7.04	\$7.89	\$8.25	\$10.33	\$12.16	\$13.96	\$15.80	\$17.70	\$20.05	26	
27	\$3.78	\$4.60	\$5.29	\$5.86	\$6.45	\$7.12	\$7.95	\$8.35	\$10.46	\$12.30	\$14.14	\$15.99	\$17.92	\$20.33	27	
28	\$3.81	\$4.64	\$5.32	\$5.91	\$6.50	\$7.16	\$8.02	\$8.45	\$10.59	\$12.44	\$14.31	\$16.20	\$18.16	\$20.59	28	
29	\$3.82	\$4.68	\$5.37	\$5.94	\$6.55	\$7.22	\$8.10	\$8.54	\$10.73	\$12.60	\$14.50	\$16.40	\$18.39	\$20.88	29	
30	\$3.84	\$4.70	\$5.40	\$5.98	\$6.60	\$7.27	\$8.15	\$8.66	\$10.85	\$12.76	\$14.66	\$16.61	\$18.62	\$21.14	30	
31	\$3.86	\$4.72	\$5.45	\$6.03	\$6.64	\$7.33	\$8.22	\$8.76	\$10.97	\$12.90	\$14.85	\$16.81	\$18.84	\$21.41	31	
32	\$3.89	\$4.75	\$5.50	\$6.08	\$6.68	\$7.39	\$8.27	\$8.86	\$11.10	\$13.05	\$15.02	\$17.02	\$19.09	\$21.68	32	
33	\$3.91	\$4.77	\$5.52	\$6.13	\$6.75	\$7.44	\$8.35	\$8.95	\$11.23	\$13.21	\$15.21	\$17.22	\$19.33	\$21.95	33	
34	\$3.93	\$4.83	\$5.56	\$6.17	\$6.80	\$7.49	\$8.40	\$9.06	\$11.36	\$13.37	\$15.39	\$17.44	\$19.56	\$22.23	34	
35	\$3.95	\$4.85	\$5.59	\$6.20	\$6.85	\$7.55	\$8.47	\$9.15	\$11.48	\$13.52	\$15.55	\$17.63	\$19.79	\$22.50	35	
36	\$3.97	\$4.91	\$5.67	\$6.28	\$6.93	\$7.66	\$8.58	\$9.31	\$11.65	\$13.70	\$15.80	\$17.89	\$20.08	\$22.85	36	
37	\$4.03	\$4.96	\$5.74	\$6.37	\$7.03	\$7.76	\$8.71	\$9.43	\$11.80	\$13.90	\$16.02	\$18.14	\$20.39	\$23.18	37	
38	\$4.06	\$5.02	\$5.81	\$6.45	\$7.13	\$7.87	\$8.83	\$9.56	\$11.99	\$14.10	\$16.24	\$18.43	\$20.68	\$23.53	38	
39	\$4.09	\$5.08	\$5.87	\$6.52	\$7.22	\$7.98	\$8.95	\$9.67	\$12.16	\$14.29	\$16.48	\$18.68	\$20.98	\$23.86	39	
40	\$4.15	\$5.14	\$5.94	\$6.62	\$7.30	\$8.10	\$9.08	\$9.80	\$12.31	\$14.49	\$16.70	\$18.94	\$21.27	\$24.22	40	
41	\$4.19	\$5.18	\$6.03	\$6.72	\$7.41	\$8.17	\$9.20	\$9.93	\$12.46	\$14.66	\$16.93	\$19.21	\$21.57	\$24.54	41	
42	\$4.22	\$5.25	\$6.11	\$6.79	\$7.50	\$8.28	\$9.33	\$10.07	\$12.64	\$14.87	\$17.16	\$19.46	\$21.88	\$24.89	42	
43	\$4.28	\$5.29	\$6.17	\$6.88	\$7.60	\$8.39	\$9.45	\$10.20	\$12.80	\$15.06	\$17.37	\$19.72	\$22.18	\$25.23	43	
44	\$4.31	\$5.37	\$6.25	\$6.94	\$7.70	\$8.50	\$9.57	\$10.32	\$12.96	\$15.26	\$17.61	\$19.99	\$22.47	\$25.59	44	
45	\$4.35	\$5.41	\$6.31	\$7.03	\$7.79	\$8.61	\$9.69	\$10.45	\$13.13	\$15.46	\$17.84	\$20.26	\$22.76	\$25.93	45	
46	\$4.43	\$5.53	\$6.45	\$7.18	\$7.96	\$8.82	\$9.93	\$10.64	\$13.37	\$15.72	\$18.14	\$20.59	\$23.16	\$26.39	46	
47	\$4.51	\$5.64	\$6.60	\$7.35	\$8.15	\$9.02	\$10.16	\$10.81	\$13.56	\$15.98	\$18.46	\$20.97	\$23.56	\$26.85	47	
48	\$4.59	\$5.74	\$6.74	\$7.52	\$8.34	\$9.23	\$10.41	\$10.98	\$13.81	\$16.24	\$18.78	\$21.31	\$23.97	\$27.32	48	
49	\$4.65	\$5.85	\$6.88	\$7.68	\$8.51	\$9.45	\$10.64	\$11.15	\$14.03	\$16.51	\$19.09	\$21.67	\$24.38	\$27.79	49	
50	\$4.74	\$5.97	\$7.01	\$7.84	\$8.70	\$9.64	\$10.87	\$11.34	\$14.25	\$16.76	\$19.39	\$22.03	\$24.78	\$28.26	50	
51	\$4.83	\$6.08	\$7.15	\$7.99	\$8.89	\$9.85	\$11.10	\$11.52	\$14.48	\$17.04	\$19.71	\$22.39	\$25.19	\$28.71	51	
52	\$4.91	\$6.19	\$7.28	\$8.15	\$9.06	\$10.07	\$11.34	\$11.68	\$14.70	\$17.31	\$20.02	\$22.76	\$25.60	\$29.19	52	
53	\$4.97	\$6.30	\$7.43	\$8.32	\$9.24	\$10.26	\$11.58	\$11.87	\$14.91	\$17.57	\$20.33	\$23.11	\$26.00	\$29.65	53	
54	\$5.05	\$6.40	\$7.58	\$8.48	\$9.44	\$10.46	\$11.80	\$12.05	\$15.15	\$17.84	\$20.64	\$23.46	\$26.41	\$30.12	54	
55	\$5.14	\$6.51	\$7.71	\$8.65	\$9.61	\$10.68	\$12.06	\$12.21	\$15.36	\$18.10	\$20.96	\$23.83	\$26.82	\$30.58	55	
56	\$5.63	\$7.06	\$8.29	\$9.34	\$10.41	\$11.58	\$13.08	\$12.78	\$16.13	\$19.04	\$22.06	\$25.12	\$28.30	\$32.33	56	
57	\$6.13	\$7.63	\$8.91	\$10.04	\$11.21	\$12.46	\$14.11	\$13.38	\$16.89	\$19.95	\$23.18	\$26.42	\$29.81	\$34.05	57	
58	\$6.62	\$8.21	\$9.50	\$10.73	\$12.01	\$13.39	\$15.15	\$13.94	\$17.64	\$20.90	\$24.29	\$27.73	\$31.30	\$35.78	58	
59	\$7.12	\$8.76	\$10.11	\$11.43	\$12.78	\$14.27	\$16.16	\$14.52	\$18.43	\$21.81	\$25.43	\$29.03	\$32.79	\$37.52	59	
60	\$7.61	\$9.32	\$10.71	\$12.13	\$13.57	\$15.17	\$17.20	\$15.09	\$19.18	\$22.76	\$26.53	\$30.33	\$34.31	\$39.25	60	
61	\$8.11	\$9.86	\$11.32	\$12.82	\$14.38	\$16.08	\$18.24	\$15.65	\$19.93	\$23.68	\$27.65	\$31.64	\$35.79	\$40.99	61	
62	\$8.60	\$10.42	\$11.92	\$13.52	\$15.17	\$16.97	\$19.27	\$16.24	\$20.70	\$24.63	\$28.77	\$32.96	\$37.29	\$42.71	62	
63	\$9.50	\$11.53	\$13.18	\$14.94	\$16.79	\$18.79	\$21.33	\$17.60	\$22.39	\$26.59	\$30.98	\$35.38	\$40.00	\$45.75	63	
64	\$10.41	\$12.63	\$14.45	\$16.40	\$18.43	\$20.60	\$23.41	\$18.96	\$24.09	\$28.56	\$33.19	\$37.82	\$42.68	\$48.75	64	
65	\$11.32	\$13.71	\$15.72	\$17.84	\$20.04	\$22.43	\$25.48	\$20.33	\$25.76	\$30.53	\$35.37	\$40.27	\$45.38	\$51.78	65	
66	\$12.21	\$14.84	\$16.98	\$19.28	\$21.67	\$24.26	\$27.54	\$21.68	\$27.46	\$32.49	\$37.59	\$42.71	\$48.06	\$54.80	66	
67	\$13.12	\$15.93	\$18.26	\$20.71	\$23.29	\$26.08	\$29.62	\$23.05	\$29.15	\$34.45	\$39.79	\$45.16	\$50.75	\$57.83	67	
68	\$14.89	\$18.13	\$20.81	\$23.58	\$26.44	\$29.57	\$33.56	\$25.55	\$32.37	\$38.34	\$44.03	\$49.75	\$55.76	\$63.36	68	
69	\$16.67	\$20.33	\$23.38	\$26.43	\$29.62	\$33.09	\$37.52	\$28.04	\$35.61	\$42.22	\$48.26	\$54.36	\$60.76	\$68.90	69	
70	\$18.46	\$22.53	\$25.93	\$29.28	\$32.78	\$36.59	\$41.46	\$30.53	\$38.83	\$46.08	\$52.49	\$58.98	\$65.77	\$74.43	70	
71	\$20.23	\$24.74	\$28.47	\$32.13	\$35.94	\$40.10	\$45.41	\$33.02	\$42.06	\$49.97	\$56.74	\$63.59	\$70.77	\$79.95	71	
72	\$22.02	\$26.94	\$31.03	\$34.99	\$39.12	\$43.59	\$49.35	\$35.51	\$45.29	\$53.85	\$60.96	\$68.20	\$75.75	\$85.48	72	
73	\$25.21	\$31.01	\$35.86	\$40.30	\$44.94	\$49.98	\$56.49	\$39.75	\$50.95	\$60.81	\$68.56	\$76.42	\$84.69	\$95.37	73	
74	\$28.41	\$35.09	\$40.68	\$45.63	\$50.75	\$56.36	\$63.61	\$43.98	\$56.63	\$67.75	\$76.15	\$84.67	\$93.63	\$105.26	74	
75	\$31.63	\$39.16	\$45.52	\$50.94	\$56.58	\$62.76	\$70.75	\$48.21	\$62.29	\$74.72	\$83.74	\$92.92	\$102.56	\$115.14	75	
76	\$34.82	\$43.25	\$50.36	\$56.24	\$62.40	\$69.15	\$77.89	\$52.45	\$67.96	\$81.68	\$91.36	\$101.16	\$111.51	\$125.03	76	
77	\$38.02	\$47.34	\$55.19	\$61.57	\$68.22	\$75.54	\$85.02	\$56.68	\$73.63	\$88.63	\$98.95	\$109.41	\$120.44	\$134.92	77	
78	\$40.98	\$51.10	\$59.70	\$66.55	\$73.70	\$81.52	\$91.66	\$60.21	\$78.43	\$94.58	\$105.50	\$116.57	\$128.21	\$143.35	78	
79	\$43.93	\$54.88	\$64.19	\$71.54	\$79.19	\$87.54	\$98.32	\$63.76	\$83.24	\$100.56	\$112.07	\$123.72	\$135.96	\$151.79	79	
80	\$46.88	\$58.64	\$68.70	\$76.54	\$84.66	\$93.54	\$104.97	\$67.27	\$88.03	\$106.52	\$118.66	\$130.88	\$143.72	\$160.23	80	
81	\$49.84	\$62.41	\$73.22	\$81.52	\$90.15	\$99.55	\$111.63	\$70.81	\$92.82	\$112.49	\$125.22	\$138.03	\$151.46	\$168.66	81	
82	\$52.80	\$66.19	\$77.72	\$86.52	\$95.63	\$105.55	\$118.27	\$74.33	\$97.64	\$118.44	\$131.78	\$145.19	\$159.21	\$177.11	82	
83	\$56.66	\$71.17	\$83.71	\$93.19	\$102.97	\$113.63	\$127.20	\$79.20	\$104.23	\$126.63	\$140.84	\$155.09	\$169.98	\$188.87	83	
84	\$60.56	\$76.16	\$89.71	\$99.85	\$110.32	\$121.70	\$136.15	\$84.07	\$110.80	\$134.81	\$149.90	\$165.00	\$180.75	\$200.63	84	
85	\$64.43	\$81.15	\$95.71	\$106.54	\$117.68	\$129.76	\$145.08	\$88.94	\$117.40	\$143.01	\$158.96	\$174.91	\$191.51	\$212.39	85	
86	\$68.31	\$86.15	\$101.71	\$113.19	\$125.03	\$137.84	\$154.01	\$93.82	\$123.99	\$151.17	\$168.01	\$184.82	\$202.28	\$224.16	86	
87	\$72.18	\$91.15	\$107.69	\$119.87	\$132.39	\$145.89	\$162.95	\$98.68	\$130.57	\$159.36	\$177.06	\$194.72	\$213.03	\$235.93	87	
88	\$75.86	\$95.73	\$113.17	\$125.98	\$139.19	\$153.43	\$171.39	\$103.05	\$136.32	\$166.43	\$184.91	\$203.42	\$222.61	\$246.59	88	
89	\$79.51	\$100.32	\$118.65	\$132.12	\$145.99	\$160.96	\$179.82	\$107.44	\$142.08	\$173.48	\$192.76	\$212.14	\$232.17	\$257.20	89	
90	\$83.18	\$104.91	\$124.10	\$138.23	\$152.79	\$168.49	\$188.23	\$111.82	\$147.83	\$180.53	\$200.63	\$220.85	\$241.73	\$267.85	90	
91	\$86.83	\$109.47	\$129.59	\$144.34	\$159.61	\$176.02	\$196.65	\$116.19	\$153.57	\$187.59						

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)														Issue Age
	Comprehensive - 90 Day EP - 100% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.03	\$4.92	\$5.64	\$6.23	\$6.85	\$7.54	\$8.42	\$8.48	\$10.59	\$12.41	\$14.22	\$16.08	\$18.00	\$20.41	25
26	\$4.05	\$4.96	\$5.68	\$6.27	\$6.90	\$7.59	\$8.49	\$8.58	\$10.73	\$12.57	\$14.41	\$16.27	\$18.25	\$20.68	26
27	\$4.06	\$4.99	\$5.71	\$6.31	\$6.94	\$7.63	\$8.56	\$8.70	\$10.85	\$12.72	\$14.61	\$16.50	\$18.47	\$20.96	27
28	\$4.08	\$5.02	\$5.76	\$6.37	\$7.01	\$7.71	\$8.62	\$8.79	\$10.98	\$12.88	\$14.77	\$16.70	\$18.71	\$21.24	28
29	\$4.09	\$5.05	\$5.80	\$6.40	\$7.05	\$7.76	\$8.70	\$8.90	\$11.11	\$13.02	\$14.97	\$16.91	\$18.96	\$21.52	29
30	\$4.14	\$5.08	\$5.83	\$6.47	\$7.12	\$7.83	\$8.77	\$9.01	\$11.25	\$13.19	\$15.15	\$17.14	\$19.21	\$21.79	30
31	\$4.17	\$5.13	\$5.87	\$6.50	\$7.16	\$7.88	\$8.84	\$9.11	\$11.40	\$13.34	\$15.33	\$17.34	\$19.44	\$22.06	31
32	\$4.18	\$5.15	\$5.92	\$6.53	\$7.21	\$7.95	\$8.91	\$9.21	\$11.52	\$13.51	\$15.51	\$17.56	\$19.68	\$22.35	32
33	\$4.20	\$5.17	\$5.95	\$6.60	\$7.26	\$8.01	\$8.98	\$9.33	\$11.65	\$13.66	\$15.71	\$17.75	\$19.92	\$22.63	33
34	\$4.22	\$5.21	\$6.00	\$6.63	\$7.30	\$8.07	\$9.05	\$9.44	\$11.78	\$13.82	\$15.88	\$17.97	\$20.16	\$22.90	34
35	\$4.24	\$5.25	\$6.04	\$6.68	\$7.37	\$8.13	\$9.11	\$9.53	\$11.92	\$13.98	\$16.07	\$18.18	\$20.41	\$23.18	35
36	\$4.30	\$5.29	\$6.13	\$6.78	\$7.48	\$8.24	\$9.24	\$9.67	\$12.08	\$14.17	\$16.29	\$18.45	\$20.70	\$23.54	36
37	\$4.33	\$5.37	\$6.19	\$6.88	\$7.58	\$8.36	\$9.37	\$9.80	\$12.27	\$14.37	\$16.53	\$18.71	\$21.01	\$23.88	37
38	\$4.38	\$5.42	\$6.27	\$6.96	\$7.68	\$8.47	\$9.50	\$9.94	\$12.42	\$14.58	\$16.76	\$18.99	\$21.31	\$24.24	38
39	\$4.42	\$5.50	\$6.36	\$7.04	\$7.77	\$8.58	\$9.64	\$10.08	\$12.60	\$14.77	\$17.02	\$19.25	\$21.64	\$24.60	39
40	\$4.46	\$5.56	\$6.41	\$7.14	\$7.87	\$8.70	\$9.76	\$10.21	\$12.77	\$14.98	\$17.24	\$19.54	\$21.92	\$24.95	40
41	\$4.51	\$5.61	\$6.50	\$7.2											

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 1 Increase (Resulting in 10% Cumulative Increase)															Issue Age
	Facility - 90 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$2.56	\$3.27	\$3.84	\$4.31	\$4.77	\$5.28	\$5.92	\$6.12	\$8.01	\$9.63	\$11.21	\$12.76	\$14.32	\$16.29	25	
26	\$2.57	\$3.29	\$3.88	\$4.35	\$4.83	\$5.31	\$5.97	\$6.18	\$8.11	\$9.75	\$11.35	\$12.91	\$14.52	\$16.52	26	
27	\$2.60	\$3.30	\$3.91	\$4.38	\$4.85	\$5.37	\$6.03	\$6.26	\$8.21	\$9.87	\$11.48	\$13.08	\$14.73	\$16.74	27	
28	\$2.61	\$3.33	\$3.93	\$4.42	\$4.90	\$5.40	\$6.06	\$6.33	\$8.29	\$10.00	\$11.64	\$13.27	\$14.91	\$16.97	28	
29	\$2.62	\$3.36	\$3.95	\$4.44	\$4.93	\$5.45	\$6.13	\$6.40	\$8.39	\$10.12	\$11.78	\$13.42	\$15.11	\$17.19	29	
30	\$2.65	\$3.37	\$3.97	\$4.47	\$4.97	\$5.50	\$6.17	\$6.48	\$8.50	\$10.24	\$11.94	\$13.57	\$15.29	\$17.42	30	
31	\$2.66	\$3.40	\$4.02	\$4.51	\$5.01	\$5.53	\$6.23	\$6.55	\$8.60	\$10.36	\$12.07	\$13.77	\$15.48	\$17.63	31	
32	\$2.67	\$3.41	\$4.04	\$4.54	\$5.04	\$5.57	\$6.27	\$6.63	\$8.70	\$10.47	\$12.21	\$13.93	\$15.68	\$17.86	32	
33	\$2.68	\$3.43	\$4.06	\$4.57	\$5.08	\$5.61	\$6.31	\$6.72	\$8.81	\$10.60	\$12.35	\$14.10	\$15.86	\$18.08	33	
34	\$2.70	\$3.45	\$4.08	\$4.60	\$5.12	\$5.65	\$6.37	\$6.79	\$8.90	\$10.73	\$12.51	\$14.26	\$16.05	\$18.30	34	
35	\$2.71	\$3.48	\$4.10	\$4.63	\$5.15	\$5.70	\$6.40	\$6.86	\$9.01	\$10.85	\$12.65	\$14.43	\$16.24	\$18.54	35	
36	\$2.73	\$3.53	\$4.18	\$4.70	\$5.21	\$5.78	\$6.50	\$6.96	\$9.12	\$10.99	\$12.84	\$14.64	\$16.49	\$18.81	36	
37	\$2.75	\$3.56	\$4.22	\$4.75	\$5.29	\$5.85	\$6.60	\$7.05	\$9.25	\$11.15	\$13.01	\$14.86	\$16.73	\$19.10	37	
38	\$2.79	\$3.61	\$4.29	\$4.83	\$5.37	\$5.93	\$6.68	\$7.15	\$9.38	\$11.32	\$13.21	\$15.07	\$16.98	\$19.36	38	
39	\$2.82	\$3.65	\$4.33	\$4.88	\$5.42	\$6.01	\$6.79	\$7.25	\$9.52	\$11.47	\$13.40	\$15.29	\$17.23	\$19.66	39	
40	\$2.84	\$3.69	\$4.39	\$4.95	\$5.51	\$6.11	\$6.88	\$7.34	\$9.64	\$11.62	\$13.56	\$15.49	\$17.47	\$19.93	40	
41	\$2.86	\$3.73	\$4.44	\$5.02	\$5.57	\$6.18	\$6.96	\$7.44	\$9.77	\$11.78	\$13.77	\$15.72	\$17.72	\$20.22	41	
42	\$2.90	\$3.77	\$4.50	\$5.06	\$5.65	\$6.26	\$7.05	\$7.55	\$9.89	\$11.94	\$13.95	\$15.93	\$17.96	\$20.50	42	
43	\$2.94	\$3.81	\$4.55	\$5.14	\$5.71	\$6.35	\$7.15	\$7.63	\$10.04	\$12.09	\$14.12	\$16.14	\$18.19	\$20.80	43	
44	\$2.96	\$3.84	\$4.59	\$5.18	\$5.79	\$6.41	\$7.23	\$7.73	\$10.16	\$12.23	\$14.31	\$16.37	\$18.45	\$21.07	44	
45	\$2.98	\$3.89	\$4.64	\$5.26	\$5.85	\$6.50	\$7.33	\$7.83	\$10.							

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Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age
	Comprehensive - 20 Day EP - 50% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.03	\$4.92	\$5.67	\$6.30	\$6.94	\$7.66	\$8.58	\$9.08	\$11.42	\$13.52	\$15.58	\$17.66	\$19.81	\$22.50	25
26	\$4.04	\$4.95	\$5.70	\$6.36	\$7.01	\$7.72	\$8.66	\$9.20	\$11.58	\$13.67	\$15.77	\$17.88	\$20.08	\$22.78	26
27	\$4.07	\$4.97	\$5.76	\$6.39	\$7.05	\$7.77	\$8.73	\$9.30	\$11.74	\$13.86	\$15.97	\$18.13	\$20.34	\$23.11	27
28	\$4.08	\$5.01	\$5.80	\$6.44	\$7.12	\$7.84	\$8.79	\$9.42	\$11.87	\$14.03	\$16.19	\$18.34	\$20.59	\$23.42	28
29	\$4.11	\$5.04	\$5.82	\$6.49	\$7.16	\$7.90	\$8.88	\$9.54	\$12.01	\$14.18	\$16.37	\$18.58	\$20.88	\$23.72	29
30	\$4.14	\$5.06	\$5.85	\$6.52	\$7.21	\$7.98	\$8.94	\$9.65	\$12.14	\$14.36	\$16.58	\$18.82	\$21.13	\$24.02	30
31	\$4.16	\$5.09	\$5.92	\$6.58	\$7.27	\$8.02	\$9.03	\$9.77	\$12.30	\$14.53	\$16.79	\$19.04	\$21.40	\$24.33	31
32	\$4.18	\$5.15	\$5.95	\$6.63	\$7.33	\$8.09	\$9.08	\$9.87	\$12.45	\$14.72	\$16.97	\$19.26	\$21.66	\$24.64	32
33	\$4.20	\$5.17	\$6.00	\$6.67	\$7.39	\$8.15	\$9.15	\$9.99	\$12.57	\$14.87	\$17.17	\$19.50	\$21.92	\$24.95	33
34	\$4.21	\$5.19	\$6.05	\$6.73	\$7.45	\$8.22	\$9.22	\$10.09	\$12.72	\$15.04	\$17.39	\$19.75	\$22.19	\$25.27	34
35	\$4.25	\$5.23	\$6.08	\$6.77	\$7.48	\$8.27	\$9.30	\$10.21	\$12.86	\$15.21	\$17.58	\$19.98	\$22.46	\$25.56	35
36	\$4.30	\$5.30	\$6.15	\$6.86	\$7.59	\$8.38	\$9.43	\$10.37	\$13.06	\$15.44	\$17.85	\$20.27	\$22.78	\$25.96	36
37	\$4.33	\$5.36	\$6.24	\$6.94	\$7.70	\$8.50	\$9.57	\$10.48	\$13.23	\$15.64	\$18.12	\$20.56	\$23.12	\$26.35	37
38	\$4.37	\$5.41	\$6.30	\$7.03	\$7.79	\$8.61	\$9.69	\$10.64	\$13.42	\$15.87	\$18.36	\$20.86	\$23.46	\$26.72	38
39	\$4.42	\$5.47	\$6.39	\$7.13	\$7.89	\$8.73	\$9.82	\$10.78	\$13.59	\$16.09	\$18.62	\$21.15	\$23.82	\$27.13	39
40	\$4.46	\$5.54	\$6.46	\$7.21	\$8.00	\$8.84	\$9.96	\$10.92	\$13.79	\$16.29	\$18.88	\$21.44	\$24.12	\$27.51	40
41	\$4.49	\$5.60	\$												

Certificate Form GLTCAARP-04-OP

Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)																Issue Age
Issue Age	Comprehensive - 20 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.71	\$5.68	\$6.50	\$7.17	\$7.89	\$8.68	\$9.71	\$10.07	\$12.55	\$14.72	\$16.86	\$19.07	\$21.36	\$24.23	25	
26	\$4.73	\$5.70	\$6.53	\$7.23	\$7.95	\$8.76	\$9.80	\$10.18	\$12.69	\$14.88	\$17.08	\$19.33	\$21.66	\$24.56	26	
27	\$4.74	\$5.76	\$6.58	\$7.28	\$8.01	\$8.82	\$9.88	\$10.32	\$12.85	\$15.07	\$17.31	\$19.58	\$21.93	\$24.89	27	
28	\$4.76	\$5.79	\$6.63	\$7.33	\$8.07	\$8.91	\$9.97	\$10.44	\$13.01	\$15.26	\$17.52	\$19.81	\$22.23	\$25.21	28	
29	\$4.80	\$5.82	\$6.67	\$7.40	\$8.14	\$8.97	\$10.03	\$10.56	\$13.17	\$15.46	\$17.74	\$20.08	\$22.51	\$25.55	29	
30	\$4.83	\$5.84	\$6.73	\$7.46	\$8.21	\$9.04	\$10.12	\$10.69	\$13.34	\$15.62	\$17.99	\$20.32	\$22.78	\$25.89	30	
31	\$4.85	\$5.91	\$6.77	\$7.49	\$8.25	\$9.10	\$10.21	\$10.81	\$13.50	\$15.81	\$18.17	\$20.57	\$23.08	\$26.22	31	
32	\$4.87	\$5.93	\$6.82	\$7.57	\$8.32	\$9.19	\$10.29	\$10.97	\$13.65	\$15.99	\$18.40	\$20.83	\$23.36	\$26.54	32	
33	\$4.91	\$5.96	\$6.88	\$7.60	\$8.37	\$9.23	\$10.37	\$11.08	\$13.81	\$16.19	\$18.60	\$21.09	\$23.66	\$26.86	33	
34	\$4.93	\$6.01	\$6.91	\$7.66	\$8.45	\$9.32	\$10.44	\$11.20	\$13.96	\$16.37	\$18.83	\$21.31	\$23.95	\$27.21	34	
35	\$4.95	\$6.05	\$6.96	\$7.72	\$8.50	\$9.36	\$10.53	\$11.33	\$14.11	\$16.56	\$19.06	\$21.57	\$24.22	\$27.54	35	
36	\$5.01	\$6.12	\$7.04	\$7.81	\$8.61	\$9.52	\$10.67	\$11.47	\$14.31	\$16.80	\$19.33	\$21.90	\$24.59	\$27.97	36	
37	\$5.05	\$6.19	\$7.14	\$7.90	\$8.73	\$9.65	\$10.81	\$11.64	\$14.51	\$17.03	\$19.61	\$22.22	\$24.95	\$28.39	37	
38	\$5.09	\$6.26	\$7.23	\$8.01	\$8.84	\$9.78	\$10.99	\$11.80	\$14.73	\$17.28	\$19.89	\$22.53	\$25.31	\$28.80	38	
39	\$5.16	\$6.31	\$7.30	\$8.13	\$8.97	\$9.91	\$11.13	\$11.96	\$14.91	\$17.51	\$20.17	\$22.85	\$25.66	\$29.23	39	
40	\$5.19	\$6.39	\$7.41	\$8.23	\$9.09	\$10.03	\$11.28	\$12.10	\$15.14	\$17.74	\$20.44	\$23.19	\$26.04	\$29.63	4	

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 20 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$5.05	\$6.17	\$7.05	\$7.79	\$8.55	\$9.42	\$10.54	\$10.53	\$13.06	\$15.26	\$17.47	\$19.72	\$22.09	\$25.05	25	
26	\$5.08	\$6.22	\$7.12	\$7.84	\$8.62	\$9.48	\$10.60	\$10.66	\$13.22	\$15.46	\$17.70	\$19.99	\$22.39	\$25.38	26	
27	\$5.10	\$6.26	\$7.16	\$7.89	\$8.68	\$9.57	\$10.69	\$10.78	\$13.39	\$15.64	\$17.91	\$20.25	\$22.69	\$25.74	27	
28	\$5.15	\$6.28	\$7.21	\$7.95	\$8.75	\$9.65	\$10.78	\$10.92	\$13.54	\$15.84	\$18.15	\$20.49	\$22.98	\$26.08	28	
29	\$5.17	\$6.34	\$7.26	\$8.01	\$8.82	\$9.71	\$10.87	\$11.04	\$13.70	\$16.04	\$18.37	\$20.77	\$23.27	\$26.41	29	
30	\$5.19	\$6.38	\$7.30	\$8.07	\$8.90	\$9.79	\$10.98	\$11.18	\$13.87	\$16.21	\$18.60	\$21.02	\$23.56	\$26.76	30	
31	\$5.23	\$6.41	\$7.35	\$8.14	\$8.95	\$9.87	\$11.04	\$11.32	\$14.04	\$16.40	\$18.83	\$21.29	\$23.86	\$27.10	31	
32	\$5.24	\$6.45	\$7.41	\$8.21	\$9.03	\$9.93	\$11.13	\$11.45	\$14.19	\$16.60	\$19.06	\$21.55	\$24.16	\$27.45	32	
33	\$5.27	\$6.50	\$7.47	\$8.25	\$9.09	\$10.01	\$11.22	\$11.56	\$14.36	\$16.80	\$19.26	\$21.79	\$24.45	\$27.79	33	
34	\$5.31	\$6.53	\$7.50	\$8.32	\$9.15	\$10.09	\$11.32	\$11.70	\$14.53	\$16.97	\$19.50	\$22.06	\$24.75	\$28.14	34	
35	\$5.34	\$6.57	\$7.58	\$8.37	\$9.22	\$10.15	\$11.40	\$11.83	\$14.71	\$17.17	\$19.72	\$22.33	\$25.05	\$28.45	35	
36	\$5.40	\$6.64	\$7.66	\$8.48	\$9.34	\$10.30	\$11.56	\$12.00	\$14.89	\$17.44	\$20.01	\$22.64	\$25.42	\$28.90	36	
37	\$5.45	\$6.74	\$7.76	\$8.60	\$9.47	\$10.44	\$11.74	\$12.18	\$15.10	\$17.68	\$20.31	\$22.99	\$25.78	\$29.35	37	
38	\$5.51	\$6.81	\$7.85	\$8.69	\$9.59	\$10.59	\$11.89	\$12.34	\$15.32	\$17.91	\$20.58	\$23.32	\$26.17	\$29.77	38	
39	\$5.56	\$6.89	\$7.95	\$8.81	\$9.72	\$10.73	\$12.06	\$12.50	\$15.52	\$18.16	\$20.89	\$23.66	\$26.54	\$30.21	39	
40	\$5.60	\$6.96	\$8.03	\$8.93	\$9.85	\$10.87	\$12.20	\$12.67	\$15.73	\$18.41	\$21.16	\$23.97	\$26.93	\$30.64	40	
41	\$5.67	\$7.03	\$8.15	\$9.04	\$9.97	\$11.01	\$12.36	\$12.83	\$15.95	\$18.66	\$21.48					

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Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age
	Facility - 20 Day EP														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.09	\$3.94	\$4.63	\$5.18	\$5.76	\$6.37	\$7.14	\$7.29	\$9.56	\$11.48	\$13.39	\$15.25	\$17.15	\$19.51	25
26	\$3.10	\$3.96	\$4.66	\$5.23	\$5.80	\$6.40	\$7.18	\$7.40	\$9.67	\$11.64	\$13.55	\$15.44	\$17.38	\$19.79	26
27	\$3.12	\$3.98	\$4.71	\$5.27	\$5.83	\$6.45	\$7.26	\$7.48	\$9.79	\$11.78	\$13.71	\$15.64	\$17.59	\$20.06	27
28	\$3.14	\$4.02	\$4.73	\$5.31	\$5.90	\$6.51	\$7.30	\$7.58	\$9.91	\$11.94	\$13.90	\$15.84	\$17.83	\$20.32	28
29	\$3.15	\$4.03	\$4.75	\$5.36	\$5.93	\$6.55	\$7.39	\$7.66	\$10.02	\$12.07	\$14.08	\$16.06	\$18.05	\$20.57	29
30	\$3.16	\$4.06	\$4.80	\$5.39	\$5.96	\$6.61	\$7.45	\$7.74	\$10.14	\$12.21	\$14.25	\$16.24	\$18.28	\$20.85	30
31	\$3.19	\$4.08	\$4.83	\$5.42	\$6.02	\$6.66	\$7.49	\$7.84	\$10.27	\$12.36	\$14.43	\$16.43	\$18.51	\$21.12	31
32	\$3.22	\$4.11	\$4.86	\$5.47	\$6.07	\$6.72	\$7.57	\$7.93	\$10.40	\$12.51	\$14.60	\$16.65	\$18.74	\$21.38	32
33	\$3.23	\$4.14	\$4.88	\$5.51	\$6.12	\$6.77	\$7.61	\$8.01	\$10.52	\$12.65	\$14.76	\$16.84	\$18.98	\$21.65	33
34	\$3.26	\$4.16	\$4.92	\$5.54	\$6.15	\$6.81	\$7.69	\$8.13	\$10.62	\$12.80	\$14.93	\$17.04	\$19.21	\$21.91	34
35	\$3.27	\$4.19	\$4.96	\$5.57	\$6.20	\$6.88	\$7.73	\$8.22	\$10.74	\$12.95	\$15.10	\$17.25	\$19.43	\$22.19	35
36	\$3.29	\$4.22	\$5.03	\$5.65	\$6.28	\$6.96	\$7.84	\$8.32	\$10.88	\$13.13	\$15.33	\$17.51	\$19.72	\$22.51	36
37	\$3.33	\$4.28	\$5.08	\$5.71	\$6.38	\$7.05	\$7.95	\$8.44	\$11.06	\$13.31	\$15.55	\$17.75	\$20.00	\$22.85	37
38	\$3.37	\$4.33	\$5.15	\$5.80	\$6.45	\$7.15	\$8.06	\$8.55	\$11.21	\$13.51	\$15.77	\$18.02	\$20.31	\$23.20	38
39	\$3.40	\$4.37	\$5.21	\$5.85	\$6.53	\$7.26	\$8.18	\$8.67	\$11.35	\$13.68	\$15.99	\$18.27	\$20.59	\$23.54	39
40	\$3.42	\$4.43	\$5.27	\$5.94	\$6.63	\$7.34	\$8.29	\$8.79	\$11.50	\$13.87	\$16.21	\$18.51	\$20.89	\$23.86	40
41	\$3.47	\$4.47	\$5.34	\$6.02											

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Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age
	Comprehensive - 30 Day EP - 50% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.97	\$4.85	\$5.59	\$6.20	\$6.85	\$7.55	\$8.47	\$8.94	\$11.28	\$13.31	\$15.36	\$17.42	\$19.55	\$22.19	25
26	\$3.98	\$4.87	\$5.63	\$6.25	\$6.90	\$7.60	\$8.51	\$9.06	\$11.41	\$13.51	\$15.55	\$17.63	\$19.80	\$22.48	26
27	\$4.00	\$4.91	\$5.67	\$6.30	\$6.94	\$7.69	\$8.60	\$9.17	\$11.56	\$13.66	\$15.75	\$17.86	\$20.08	\$22.78	27
28	\$4.03	\$4.93	\$5.70	\$6.36	\$7.01	\$7.73	\$8.67	\$9.28	\$11.70	\$13.83	\$15.96	\$18.12	\$20.32	\$23.10	28
29	\$4.04	\$4.96	\$5.73	\$6.39	\$7.05	\$7.79	\$8.73	\$9.38	\$11.86	\$13.99	\$16.14	\$18.32	\$20.58	\$23.39	29
30	\$4.07	\$4.99	\$5.79	\$6.44	\$7.12	\$7.85	\$8.81	\$9.52	\$11.97	\$14.17	\$16.36	\$18.55	\$20.85	\$23.71	30
31	\$4.08	\$5.03	\$5.82	\$6.49	\$7.16	\$7.90	\$8.90	\$9.63	\$12.12	\$14.32	\$16.56	\$18.79	\$21.12	\$23.99	31
32	\$4.11	\$5.05	\$5.84	\$6.52	\$7.21	\$7.98	\$8.94	\$9.71	\$12.25	\$14.50	\$16.74	\$19.01	\$21.36	\$24.30	32
33	\$4.14	\$5.08	\$5.91	\$6.57	\$7.27	\$8.02	\$9.03	\$9.83	\$12.42	\$14.67	\$16.95	\$19.24	\$21.64	\$24.61	33
34	\$4.16	\$5.12	\$5.94	\$6.61	\$7.30	\$8.09	\$9.09	\$9.93	\$12.55	\$14.85	\$17.15	\$19.48	\$21.89	\$24.90	34
35	\$4.18	\$5.16	\$6.00	\$6.66	\$7.39	\$8.15	\$9.15	\$10.05	\$12.69	\$15.00	\$17.34	\$19.69	\$22.17	\$25.20	35
36	\$4.21	\$5.21	\$6.07	\$6.75	\$7.48	\$8.25	\$9.28	\$10.18	\$12.86	\$15.22	\$17.59	\$19.99	\$22.48	\$25.60	36
37	\$4.27	\$5.27	\$6.14	\$6.85	\$7.58	\$8.37	\$9.42	\$10.33	\$13.06	\$15.44	\$17.85	\$20.30	\$22.79	\$25.98	37
38	\$4.31	\$5.34	\$6.22	\$6.93	\$7.69	\$8.49	\$9.56	\$10.48	\$13.23	\$15.65	\$18.13	\$20.57	\$23.14	\$26.37	38
39	\$4.35	\$5.40	\$6.28	\$7.02	\$7.77	\$8.60	\$9.67	\$10.62	\$13.41	\$15.87	\$18.37	\$20.88	\$23.47	\$26.76	39
40	\$4.40	\$5.46	\$6.37	\$7.12	\$7.88	\$8.71	\$9.80	\$10.77	\$13.57	\$16.08	\$18.62	\$21.15	\$23.82	\$27.13	40
41	\$4.43	\$5.52	\$6												

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Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.61	\$5.57	\$6.39	\$7.05	\$7.76	\$8.54	\$9.57	\$9.91	\$12.35	\$14.49	\$16.64	\$18.79	\$21.04	\$23.87	25	
26	\$4.63	\$5.63	\$6.44	\$7.12	\$7.83	\$8.61	\$9.65	\$10.02	\$12.51	\$14.65	\$16.83	\$19.04	\$21.33	\$24.21	26	
27	\$4.66	\$5.65	\$6.49	\$7.16	\$7.88	\$8.68	\$9.71	\$10.15	\$12.67	\$14.86	\$17.06	\$19.26	\$21.63	\$24.54	27	
28	\$4.71	\$5.69	\$6.52	\$7.21	\$7.94	\$8.75	\$9.80	\$10.29	\$12.82	\$15.03	\$17.28	\$19.53	\$21.90	\$24.85	28	
29	\$4.72	\$5.71	\$6.57	\$7.27	\$8.00	\$8.82	\$9.88	\$10.41	\$12.97	\$15.21	\$17.47	\$19.79	\$22.19	\$25.18	29	
30	\$4.74	\$5.76	\$6.61	\$7.30	\$8.06	\$8.90	\$9.96	\$10.53	\$13.13	\$15.40	\$17.70	\$20.01	\$22.47	\$25.50	30	
31	\$4.76	\$5.80	\$6.66	\$7.39	\$8.13	\$8.95	\$10.02	\$10.66	\$13.29	\$15.59	\$17.90	\$20.28	\$22.75	\$25.84	31	
32	\$4.79	\$5.82	\$6.72	\$7.43	\$8.18	\$9.03	\$10.12	\$10.77	\$13.43	\$15.75	\$18.14	\$20.53	\$23.02	\$26.16	32	
33	\$4.82	\$5.85	\$6.75	\$7.48	\$8.24	\$9.09	\$10.18	\$10.88	\$13.57	\$15.95	\$18.34	\$20.77	\$23.30	\$26.50	33	
34	\$4.85	\$5.91	\$6.80	\$7.54	\$8.31	\$9.15	\$10.27	\$11.01	\$13.76	\$16.13	\$18.56	\$21.01	\$23.58	\$26.82	34	
35	\$4.87	\$5.94	\$6.85	\$7.59	\$8.36	\$9.22	\$10.37	\$11.14	\$13.90	\$16.32	\$18.78	\$21.26	\$23.86	\$27.14	35	
36	\$4.92	\$6.01	\$6.93	\$7.70	\$8.48	\$9.35	\$10.48	\$11.29	\$14.10	\$16.56	\$19.04	\$21.57	\$24.22	\$27.54	36	
37	\$4.96	\$6.08	\$7.02	\$7.77	\$8.60	\$9.47	\$10.64	\$11.46	\$14.30	\$16.79	\$19.33	\$21.89	\$24.59	\$27.97	37	
38	\$5.03	\$6.15	\$7.12	\$7.88	\$8.69	\$9.63	\$10.78	\$11.62	\$14.50	\$17.02	\$19.60	\$22.22	\$24.93	\$28.39	38	
39	\$5.06	\$6.22	\$7.18	\$7.99	\$8.82	\$9.75	\$10.93	\$11.77	\$14.71	\$17.26	\$19.87	\$22.52	\$25.30	\$28.80	39	
40	\$5.10	\$6.28	\$7.28	\$8.09	\$8.94	\$9.88	\$11.09	\$11.92	\$14.89	\$17.47	\$20.15	\$22.84	\$25.64	\$29.21	40	
41	\$5.17	\$														

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Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 30 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.96	\$6.07	\$6.93	\$7.63	\$8.39	\$9.24	\$10.33	\$10.37	\$12.84	\$15.02	\$17.20	\$19.43	\$21.77	\$24.67	25	
26	\$4.99	\$6.12	\$7.00	\$7.71	\$8.48	\$9.33	\$10.43	\$10.47	\$12.99	\$15.21	\$17.44	\$19.68	\$22.04	\$25.01	26	
27	\$5.03	\$6.14	\$7.03	\$7.76	\$8.54	\$9.38	\$10.53	\$10.60	\$13.17	\$15.40	\$17.66	\$19.94	\$22.35	\$25.33	27	
28	\$5.05	\$6.19	\$7.08	\$7.83	\$8.60	\$9.46	\$10.59	\$10.74	\$13.34	\$15.59	\$17.88	\$20.21	\$22.63	\$25.69	28	
29	\$5.06	\$6.24	\$7.14	\$7.88	\$8.67	\$9.54	\$10.68	\$10.86	\$13.51	\$15.77	\$18.12	\$20.45	\$22.94	\$26.02	29	
30	\$5.09	\$6.26	\$7.17	\$7.94	\$8.73	\$9.63	\$10.77	\$11.00	\$13.65	\$15.97	\$18.32	\$20.70	\$23.21	\$26.36	30	
31	\$5.12	\$6.30	\$7.23	\$7.99	\$8.79	\$9.69	\$10.86	\$11.12	\$13.82	\$16.17	\$18.55	\$20.97	\$23.51	\$26.69	31	
32	\$5.16	\$6.34	\$7.28	\$8.03	\$8.88	\$9.77	\$10.93	\$11.25	\$13.98	\$16.35	\$18.78	\$21.21	\$23.80	\$27.02	32	
33	\$5.18	\$6.38	\$7.33	\$8.11	\$8.93	\$9.83	\$11.02	\$11.37	\$14.14	\$16.54	\$18.98	\$21.48	\$24.09	\$27.37	33	
34	\$5.21	\$6.41	\$7.39	\$8.17	\$8.98	\$9.91	\$11.12	\$11.50	\$14.30	\$16.73	\$19.21	\$21.75	\$24.39	\$27.70	34	
35	\$5.24	\$6.45	\$7.45	\$8.23	\$9.06	\$9.99	\$11.20	\$11.64	\$14.47	\$16.93	\$19.43	\$21.99	\$24.67	\$28.04	35	
36	\$5.30	\$6.52	\$7.54	\$8.34	\$9.19	\$10.12	\$11.35	\$11.80	\$14.65	\$17.16	\$19.71	\$22.33	\$25.05	\$28.45	36	
37	\$5.36	\$6.61	\$7.61	\$8.44	\$9.30	\$10.27	\$11.51	\$11.96	\$14.87	\$17.41	\$20.00	\$22.64	\$25.41	\$28.89	37	
38	\$5.40	\$6.69	\$7.72	\$8.55	\$9.43	\$10.41	\$11.68	\$12.12	\$15.07	\$17.63	\$20.30	\$22.97	\$25.77	\$29.33	38	
39	\$5.46	\$6.77	\$7.81	\$8.66	\$9.56	\$10.55	\$11.83	\$12.30	\$15.29	\$17.89	\$20.57	\$23.28	\$26.15	\$29.76	39	
40	\$5.52	\$6.85	\$7.90	\$8.76	\$9.67	\$10.68	\$12.00	\$12.46	\$15.49	\$18.14	\$20.86	\$23.62	\$26.52	\$30.17	40	
41	\$5.56	\$6.91	\$8.00	\$8.90	\$9.80	\$10.81	\$12.17	\$12.62	\$15.69	\$18.37	\$21.14	\$23.95	\$26.90	\$30.59	41	
42	\$5.63	\$7.00	\$8.09	\$8.98	\$9.92	\$10.98	\$12.33	\$12.78	\$15.90	\$18.62	\$21.42	\$24.27	\$27.26	\$31.02	42	
43	\$5.67	\$7.05	\$8.21	\$9.10	\$10.05	\$11.11	\$12.49	\$12.95	\$16.10	\$18.87	\$21.70	\$24.60	\$27.63	\$31.45	43	
44	\$5.71	\$7.14	\$8.29	\$9.21	\$10.16	\$11.25	\$12.63	\$13.11	\$16.32	\$19.10	\$21.99	\$24.92	\$28.02	\$31.87	44	
45	\$5.78	\$7.21	\$8.38	\$9.32	\$10.30	\$11.37	\$12.80	\$13.29	\$16.52	\$19.36	\$22.29	\$25.27	\$28.35	\$32.32	45	
46	\$5.85	\$7.35	\$8.57	\$9.54	\$10.54	\$11.65	\$13.11	\$13.52	\$16.81	\$19.68	\$22.65	\$25.72	\$28.88	\$32.90	46	
47	\$5.96	\$7.50	\$8.75	\$9.75	\$10.78	\$11.94	\$13.42	\$13.74	\$17.08	\$20.00	\$23.06	\$26.15	\$29.38	\$33.47	47	
48	\$6.08	\$7.66	\$8.94	\$9.96	\$11.02	\$12.20	\$13.74	\$13.96	\$17.38	\$20.34	\$23.43	\$26.60	\$29.89	\$34.03	48	
49	\$6.19	\$7.81	\$9.11	\$10.16	\$11.26	\$12.49	\$14.05	\$14.18	\$17.63	\$20.68	\$23.84	\$27.05	\$30.38	\$34.62	49	
50	\$6.28	\$7.95	\$9.32	\$10.40	\$11.50	\$12.75	\$14.36	\$14.40	\$17.91	\$21.01	\$24.22	\$27.47	\$30.89	\$35.20	50	
51	\$6.39	\$8.11	\$9.48	\$10.59	\$11.76	\$13.01	\$14.67	\$14.63	\$18.19	\$21.33	\$24.61	\$27.92	\$31.42	\$35.78	51	
52	\$6.50	\$8.24	\$9.69	\$10.80	\$12.00	\$13.30	\$14.99	\$14.86	\$18.49	\$21.66	\$25.01	\$28.35	\$31.91	\$36.38	52	
53	\$6.60	\$8.38	\$9.87	\$11.02	\$12.22	\$13.56	\$15.31	\$15.07	\$18.78	\$22.01	\$25.38	\$28.81	\$32.42	\$36.95	53	
54	\$6.72	\$8.54	\$10.05	\$11.23	\$12.49	\$13.84	\$15.61	\$15.31	\$19.06	\$22.34	\$25.77	\$29.26	\$32.92	\$37.52	54	
55	\$6.81	\$8.68	\$10.25	\$11.45	\$12.72	\$14.12	\$15.94	\$15.52	\$19.34	\$22.65	\$26.16	\$29.69	\$33.43	\$38.10	55	
56	\$7.47	\$9.43	\$11.04	\$12.36	\$13.77	\$15.31	\$17.29	\$16.25	\$20.30	\$23.83	\$27.57	\$31.33	\$35.30	\$40.26	56	
57	\$8.13	\$10.16	\$11.83	\$13.29	\$14.84	\$16.49	\$18.66	\$16.97	\$21.26	\$25.01	\$28.94	\$32.95	\$37.15	\$42.43	57	
58	\$8.78	\$10.91	\$12.63	\$14.20	\$15.87	\$17.69	\$20.00	\$17.71	\$22.22	\$26.16	\$30.35	\$34.57	\$39.03	\$44.57	58	
59	\$9.44	\$11.65	\$13.42	\$15.15	\$16.93	\$18.88	\$21.38	\$18.44	\$23.19	\$27.32	\$31.74	\$36.20	\$40.90	\$46.74	59	
60	\$10.11	\$12.41	\$14.23	\$16.07	\$17.99	\$20.08	\$22.74	\$19.18	\$24.12	\$28.47	\$33.13	\$37.84	\$42.76	\$48.91	60	
61	\$10.75	\$13.15	\$15.02	\$16.97	\$19.03	\$21.25	\$24.10	\$19.91	\$25.08	\$29.66	\$34.53	\$39.46	\$44.63	\$51.07	61	
62	\$11.41	\$13.89	\$15.82	\$17.90	\$20.08	\$22.45	\$25.45	\$20.64	\$26.05	\$30.83	\$35.93	\$41.09	\$46.49	\$53.23	62	
63	\$12.61	\$15.35	\$17.51	\$19.81	\$22.22	\$24.85	\$28.19	\$22.36	\$28.18	\$33.28	\$38.69	\$44.14	\$49.85	\$57.00	63	
64	\$13.82	\$16.82	\$19.20	\$21.73	\$24.39	\$27.25	\$30.93	\$24.09	\$30.29	\$35.76	\$41.43	\$47.18	\$53.22	\$60.76	64	
65	\$15.00	\$18.28	\$20.88	\$23.66	\$26.52	\$29.66	\$33.67	\$25.84	\$32.44	\$38.21	\$44.19	\$50.22	\$56.57	\$64.52	65	
66	\$16.21	\$19.76	\$22.55	\$25.55	\$28.67	\$32.07	\$36.40	\$27.57	\$34.55	\$40.68	\$46.94	\$53.27	\$59.91	\$68.28	66	
67	\$17.41	\$21.24	\$24.23	\$27.46	\$30.82	\$34.47	\$39.15	\$29.29	\$36.67	\$43.15	\$49.70	\$56.31	\$63.28	\$72.06	67	
68	\$19.77	\$24.15	\$27.63	\$31.24	\$34.99	\$39.12	\$44.36	\$32.46	\$40.76	\$47.99	\$54.97	\$62.06	\$69.52	\$78.96	68	
69	\$22.12	\$27.09	\$31.02	\$35.04	\$39.18	\$43.75	\$49.57	\$35.62	\$44.80	\$52.86	\$60.28	\$67.80	\$75.76	\$85.83	69	
70	\$24.49	\$30.03	\$34.41	\$38.82	\$43.36	\$48.38	\$54.80	\$38.79	\$48.86	\$57.71	\$65.56	\$73.56	\$81.98	\$92.75	70	
71	\$26.84	\$32.95	\$37.82	\$42.58	\$47.55	\$53.00	\$60.01	\$41.97	\$52.92	\$62.57	\$70.86	\$79.30	\$88.20	\$99.65	71	
72	\$29.23	\$35.89	\$41.22	\$46.35	\$51.74	\$57.64	\$65.23	\$45.12	\$56.99	\$67.43	\$76.13	\$85.04	\$94.45	\$106.52	72	
73	\$33.47	\$41.33	\$47.64	\$53.41	\$59.43	\$66.09	\$74.65	\$50.50	\$64.11	\$76.13	\$85.64	\$95.32	\$105.60	\$118.86	73	
74	\$37.71	\$46.75	\$54.05	\$60.45	\$67.14	\$74.53	\$84.06	\$55.88	\$71.25	\$84.85	\$95.10	\$105.60	\$116.74	\$131.18	74	
75	\$41.97	\$52.18	\$60.48	\$67.49	\$74.84	\$82.97	\$93.50	\$61.26	\$78.39	\$93.56	\$104.59	\$115.90	\$127.88	\$143.50	75	
76	\$46.20	\$57.63	\$66.88	\$74.53	\$82.56	\$91.42	\$102.92	\$66.65	\$85.54	\$102.27	\$114.07	\$126.17	\$139.03	\$155.82	76	
77	\$50.46	\$63.06	\$73.29	\$81.57	\$90.27	\$99.85	\$112.35	\$72.03	\$92.66	\$110.97	\$123.54	\$136.46	\$150.16	\$168.15	77	
78	\$54.35	\$68.09	\$79.28	\$88.18	\$97.52	\$107.80	\$121.12	\$76.52	\$98.70	\$118.44	\$131.75	\$145.37	\$159.83	\$178.64	78	
79	\$58.28	\$73.12	\$85.27	\$94.79	\$104.76	\$115.75	\$129.92	\$80.99	\$104.74	\$125.91	\$139.98	\$154.29	\$169.51	\$189.16	79	
80	\$62.19	\$78.14	\$91.26	\$101.41	\$112.01	\$123.67	\$138.70	\$85.49	\$110.78	\$133.38	\$148.18	\$163.22	\$179.17	\$199.66	80	
81	\$66.11	\$83.15	\$97.24	\$108.02	\$119.27	\$131.63	\$147.50	\$89.97	\$116.83	\$140.83	\$156.38	\$172.16	\$188.83	\$210.19	81	
82	\$70.04	\$88.18	\$103.22	\$114.61	\$126.51	\$139.56	\$156.29	\$94.45	\$122.86	\$148.31	\$164.58	\$181.08	\$198.48	\$220.69	82	
83	\$75.19	\$94.84	\$111.19	\$123.49	\$136.25	\$150.23	\$168.08	\$100.65	\$131.14	\$158.54	\$175.90	\$193.42	\$211.89	\$235.37	83	
84	\$80.32	\$101.48	\$119.15	\$132.30	\$145.96	\$160.90	\$179.91	\$106.83	\$139.44	\$168.80	\$187.20	\$205.80	\$225.32	\$250.01	84	
85	\$85.49	\$108.15	\$127.13	\$141.13	\$155.69	\$171.57	\$191.73	\$113.04	\$147.74	\$179.06	\$198.52	\$218.14	\$238.74	\$264.70	85	
86	\$90.62	\$114.80	\$135.07	\$149.96	\$165.41	\$182.24	\$203.52	\$119.20	\$156.04	\$189.31	\$209.80	\$230.49	\$252.15	\$279.36	86	
87	\$95.78	\$121.45	\$143.03	\$158.83	\$175.13	\$192.90	\$215.35	\$125.39	\$164.32	\$199.56	\$221.11	\$242.85	\$265.57	\$294.02	87	
88	\$100.64	\$127.55	\$150.32	\$166.94	\$184.15	\$202.86	\$226.47	\$130.96	\$171.57	\$208.38	\$230.91	\$253.72	\$277.50	\$307.29	88	
89	\$105.49	\$133.66	\$157.58	\$175.03	\$193.15	\$212.81	\$237.62	\$136.51	\$178.79	\$217.22	\$240.74	\$264.57	\$289.42	\$320.54	89	
90	\$110.35	\$139.77	\$164.84	\$183.12	\$202.16	\$222.77	\$248.75	\$142.09	\$186.04	\$226.06	\$250.55	\$275.42	\$301.36	\$333.80	90	
91	\$115.20	\$14														

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age
	Facility - 30 Day EP														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.06	\$3.88	\$4.59	\$5.12	\$5.69	\$6.27	\$7.04	\$7.21	\$9.44	\$11.36	\$13.23	\$15.05	\$16.95	\$19.31	25
26	\$3.07	\$3.91	\$4.61	\$5.17	\$5.73	\$6.34	\$7.12	\$7.29	\$9.56	\$11.50	\$13.40	\$15.28	\$17.17	\$19.55	26
27	\$3.09	\$3.94	\$4.63	\$5.19	\$5.78	\$6.38	\$7.16	\$7.40	\$9.67	\$11.65	\$13.56	\$15.47	\$17.41	\$19.81	27
28	\$3.10	\$3.97	\$4.66	\$5.24	\$5.81	\$6.41	\$7.23	\$7.48	\$9.79	\$11.80	\$13.74	\$15.65	\$17.62	\$20.09	28
29	\$3.11	\$3.98	\$4.71	\$5.27	\$5.84	\$6.49	\$7.28	\$7.58	\$9.91	\$11.94	\$13.92	\$15.87	\$17.85	\$20.34	29
30	\$3.12	\$4.02	\$4.74	\$5.32	\$5.91	\$6.52	\$7.34	\$7.66	\$10.02	\$12.08	\$14.08	\$16.07	\$18.06	\$20.59	30
31	\$3.15	\$4.04	\$4.76	\$5.37	\$5.94	\$6.58	\$7.41	\$7.74	\$10.14	\$12.21	\$14.26	\$16.25	\$18.30	\$20.88	31
32	\$3.16	\$4.06	\$4.80	\$5.40	\$6.00	\$6.63	\$7.47	\$7.84	\$10.27	\$12.36	\$14.43	\$16.43	\$18.52	\$21.13	32
33	\$3.19	\$4.08	\$4.83	\$5.45	\$6.05	\$6.67	\$7.50	\$7.93	\$10.40	\$12.51	\$14.61	\$16.67	\$18.77	\$21.40	33
34	\$3.22	\$4.11	\$4.86	\$5.47	\$6.08	\$6.74	\$7.58	\$8.01	\$10.52	\$12.65	\$14.76	\$16.84	\$18.98	\$21.66	34
35	\$3.23	\$4.14	\$4.91	\$5.52	\$6.13	\$6.79	\$7.62	\$8.11	\$10.62	\$12.80	\$14.93	\$17.04	\$19.21	\$21.91	35
36	\$3.26	\$4.19	\$4.96	\$5.59	\$6.22	\$6.88	\$7.74	\$8.23	\$10.77	\$12.97	\$15.16	\$17.30	\$19.50	\$22.25	36
37	\$3.28	\$4.22	\$5.03	\$5.67	\$6.28	\$6.99	\$7.85	\$8.35	\$10.92	\$13.17	\$15.38	\$17.56	\$19.79	\$22.59	37
38	\$3.33	\$4.28	\$5.08	\$5.73	\$6.38	\$7.05	\$7.95	\$8.45	\$11.08	\$13.35	\$15.60	\$17.81	\$20.08	\$22.94	38
39	\$3.37	\$4.32	\$5.15	\$5.81	\$6.46	\$7.15	\$8.07	\$8.57	\$11.23	\$13.53	\$15.81	\$18.05	\$20.36	\$23.25	39
40	\$3.39	\$4.37	\$5.21	\$5.85	\$6.53	\$7.26	\$8.18	\$8.68	\$11.37	\$13.71	\$16.04	\$18.30	\$20.66	\$23.60	40
41	\$3.41	\$4.43	\$5.27	\$5.94	\$6.63	\$7.34	\$8.29	\$8.81	\$11.52	\$13.90	\$16.25	\$18.56	\$20.94	\$23.94	41
42	\$3.43	\$4.47	\$5.34	\$6.02	\$6.73	\$7.46	\$8.39	\$8.92	\$11.68	\$14.08	\$16.47	\$18.82	\$21.24	\$24.24	42
43	\$3.49	\$4.50	\$5.40	\$6.09	\$6.80	\$7.55	\$8.50	\$9.04	\$11.83	\$14.27	\$16.69	\$19.07	\$21.52	\$24.60	43
44	\$3.52	\$4.59	\$5.47	\$6.17	\$6.89	\$7.62	\$8.61	\$9.15	\$12.00	\$14.47	\$16.92	\$19.33	\$21.80	\$24.92	44
45	\$3.54	\$4.62	\$5.53	\$6.25	\$6.96	\$7.73	\$8.73	\$9.24	\$12.14	\$14.63	\$17.11	\$19.58	\$22.09	\$25.28	45
46	\$3.61	\$4.72	\$5.65	\$6.39	\$7.13	\$7.90	\$8.94	\$9.42	\$12.35	\$14.88	\$17.44	\$19.92	\$22.48	\$25.73	46
47	\$3.67	\$4.82	\$5.78	\$6.52	\$7.28	\$8.11	\$9.15	\$9.57	\$12.55	\$15.15	\$17.73	\$20.28	\$22.89	\$26.17	47
48	\$3.74	\$4.91	\$5.90	\$6.67	\$7.46	\$8.29	\$9.36	\$9.72	\$12.75	\$15.39	\$18.03	\$20.60	\$23.27	\$26.63	48
49	\$3.80	\$4.99	\$6.02	\$6.82	\$7.61	\$8.48	\$9.58	\$9.88	\$12.96	\$15.64	\$18.32	\$20.97	\$23.68	\$27.09	49
50	\$3.86	\$5.08	\$6.14	\$6.96	\$7.77	\$8.66	\$9.79	\$10.03	\$13.17	\$15.88	\$18.62	\$21.30	\$24.07	\$27.53	50
51	\$3.94	\$5.18	\$6.26	\$7.12	\$7.94	\$8.84	\$10.01	\$10.18	\$13.39	\$16.13	\$18.92	\$21.65	\$24.45	\$27.98	51
52	\$4.00	\$5.27	\$6.38	\$7.25	\$8.11	\$9.04	\$10.24	\$10.37	\$13.57	\$16.38	\$19.22	\$22.01	\$24.85	\$28.44	52
53	\$4.06	\$5.37	\$6.50	\$7.40	\$8.27	\$9.22	\$10.43	\$10.52	\$13.81	\$16.65	\$19.51	\$22.35	\$25.23	\$28.89	53
54	\$4.14	\$5.47	\$6.63	\$7.54	\$8.44	\$9.39	\$10.66	\$10.67	\$14.00	\$16.90	\$19.81	\$22.69	\$25.63	\$29.36	54
55	\$4.19	\$5.56	\$6.75	\$7.69	\$8.60	\$9.58	\$10.86	\$10.81	\$14.19	\$17.15	\$20.12	\$23.03	\$26.03	\$29.79	55
56	\$4.60	\$6.05	\$7.27	\$8.31	\$9.32	\$10.41	\$11.78	\$11.33	\$14.91	\$18.03	\$21.18	\$24.30	\$27.49	\$31.49	56
57	\$4.99	\$6.51	\$7.79	\$8.92	\$10.02	\$11.21	\$12.71	\$11.86	\$15.61	\$18.91	\$22.25	\$25.55	\$28.93	\$33.18	57
58	\$5.40	\$7.00	\$8.34	\$9.54	\$10.73	\$12.01	\$13.65	\$12.35	\$16.34	\$19.79	\$23.33	\$26.82	\$30.38	\$34.86	58
59	\$5.80	\$7.47	\$8.84	\$10.14	\$11.45	\$12.82	\$14.59	\$12.85	\$17.03	\$20.68	\$24.41	\$28.08	\$31.83	\$36.55	59
60	\$6.20	\$7.93	\$9.36	\$10.77	\$12.17	\$13.62	\$15.49	\$13.38	\$17.73	\$21.56	\$25.48	\$29.35	\$33.30	\$38.24	60
61	\$6.61	\$8.39	\$9.91	\$11.37	\$12.85	\$14.44	\$16.42	\$13.87	\$18.44	\$22.45	\$26.54	\$30.59	\$34.74	\$39.94	61
62	\$7.02	\$8.90	\$10.43	\$12.01	\$13.56	\$15.25	\$17.37	\$14.38	\$19.14	\$23.32	\$27.61	\$31.86	\$36.19	\$41.61	62
63	\$7.74	\$9.82	\$11.52	\$13.29	\$15.03	\$16.86	\$19.22	\$15.59	\$20.70	\$25.18	\$29.74	\$34.23	\$38.82	\$44.56	63
64	\$8.49	\$10.75	\$12.65	\$14.59	\$16.48	\$18.50	\$21.09	\$16.80	\$22.25	\$27.05	\$31.85	\$36.59	\$41.43	\$47.52	64
65	\$9.22	\$11.70	\$13.76	\$15.85	\$17.92	\$20.15	\$22.97	\$18.01	\$23.83	\$28.92	\$33.97	\$38.94	\$44.06	\$50.47	65
66	\$9.96	\$12.65	\$14.87	\$17.14	\$19.38	\$21.77	\$24.82	\$19.21	\$25.38	\$30.78	\$36.07	\$41.31	\$46.66	\$53.41	66
67	\$10.69	\$13.57	\$15.97	\$18.41	\$20.85	\$23.40	\$26.69	\$20.42	\$26.95	\$32.64	\$38.19	\$43.66	\$49.28	\$56.34	67
68	\$12.14	\$15.47	\$18.19	\$20.96	\$23.68	\$26.54	\$30.24	\$22.62	\$29.93	\$36.31	\$42.26	\$48.11	\$54.12	\$61.73	68
69	\$13.59	\$17.34	\$20.45	\$23.47	\$26.51	\$29.69	\$33.80	\$24.83	\$32.91	\$39.97	\$46.33	\$52.58	\$58.99	\$67.13	69
70	\$15.04	\$19.22	\$22.69	\$26.02	\$29.35	\$32.87	\$37.36	\$27.05	\$35.90	\$43.66	\$50.40	\$57.02	\$63.84	\$72.52	70
71	\$16.50	\$21.10	\$24.92	\$28.56	\$32.18	\$36.00	\$40.91	\$29.25	\$38.87	\$47.33	\$54.46	\$61.48	\$68.70	\$77.91	71
72	\$17.97	\$22.98	\$27.17	\$31.09	\$34.99	\$39.15	\$44.47	\$31.45	\$41.88	\$51.02	\$58.53	\$65.95	\$73.55	\$83.29	72
73	\$20.56	\$26.46	\$31.41	\$35.79	\$40.21	\$44.87	\$50.90	\$35.20	\$47.10	\$57.60	\$65.84	\$73.91	\$82.23	\$92.93	73
74	\$23.18	\$29.93	\$35.62	\$40.52	\$45.41	\$50.61	\$57.31	\$38.96	\$52.35	\$64.17	\$73.12	\$81.88	\$90.88	\$102.58	74
75	\$25.78	\$33.40	\$39.85	\$45.23	\$50.62	\$56.34	\$63.76	\$42.70	\$57.60	\$70.79	\$80.41	\$89.85	\$99.57	\$112.20	75
76	\$28.40	\$36.88	\$44.09	\$49.95	\$55.83	\$62.07	\$70.17	\$46.45	\$62.83	\$77.35	\$87.70	\$97.83	\$108.25	\$121.84	76
77	\$31.00	\$40.36	\$48.31	\$54.68	\$61.06	\$67.79	\$76.59	\$50.20	\$68.09	\$83.95	\$94.97	\$105.79	\$116.92	\$131.48	77
78	\$33.40	\$43.58	\$52.25	\$59.13	\$65.96	\$73.18	\$82.57	\$53.34	\$72.52	\$89.58	\$101.29	\$112.72	\$124.45	\$139.71	78
79	\$35.81	\$46.81	\$56.19	\$63.54	\$70.86	\$78.60	\$88.58	\$56.46	\$76.96	\$95.23	\$107.58	\$119.64	\$131.99	\$147.91	79
80	\$38.23	\$50.00	\$60.14	\$67.97	\$75.76	\$83.97	\$94.57	\$59.60	\$81.39	\$100.88	\$113.91	\$126.58	\$139.49	\$156.13	80
81	\$40.63	\$53.22	\$64.09	\$72.40	\$80.66	\$89.38	\$100.56	\$62.70	\$85.82	\$106.52	\$120.22	\$133.49	\$147.03	\$164.35	81
82	\$43.04	\$56.43	\$68.04	\$76.82	\$85.56	\$94.77	\$106.55	\$65.84	\$90.27	\$112.17	\$126.52	\$140.43	\$154.56	\$172.56	82
83	\$46.20	\$60.69	\$73.28	\$82.76	\$92.15	\$102.00	\$114.60	\$70.16	\$96.36	\$119.93	\$135.20	\$150.00	\$165.01	\$184.04	83
84	\$49.37	\$64.96	\$78.53	\$88.68	\$98.71	\$109.25	\$122.65	\$74.46	\$102.47	\$127.68	\$143.91	\$159.57	\$175.45	\$195.51	84
85	\$52.54	\$69.20	\$83.78	\$94.60	\$105.30	\$116.50	\$130.70	\$78.78	\$108.55	\$135.44	\$152.59	\$169.14	\$185.90	\$206.98	85
86	\$55.68	\$73.45	\$89.03	\$100.53	\$111.88	\$123.75	\$138.75	\$83.09	\$114.65	\$143.19	\$161.28	\$178.73	\$196.35	\$218.43	86
87	\$58.87	\$77.72	\$94.27	\$106.46	\$118.45	\$130.99	\$146.82	\$87.40	\$120.73	\$150.96	\$169.98	\$188.32	\$206.79	\$229.91	87
88	\$61.84	\$81.63	\$99.08	\$111.89	\$124.54	\$137.74	\$154.41	\$91.28	\$126.05	\$157.64	\$177.52	\$196.75	\$216.10	\$240.28	88
89	\$64.83	\$85.55	\$103.85	\$117.33	\$130.65	\$144.50	\$161.99	\$95.15	\$131.37	\$164.32	\$185.04	\$205.16	\$225.37	\$250.66	89
90	\$67.80	\$89.43	\$108.64	\$122.74	\$136.72	\$151.26	\$169.59	\$99.04	\$136.69	\$171.01	\$192.60	\$213.58	\$234.65	\$261.00	90
91	\$70.81	\$93.37	\$113.42	\$128.21	\$142.81	\$158.04	\$177.17	\$102.92	\$142.01	\$177.71	\$200.12	\$221.99	\$243.95	\$271.38	91
92	\$73.79	\$97.26	\$118												

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$3.76	\$4.62	\$5.34	\$5.92	\$6.53	\$7.18	\$8.07	\$8.55	\$10.80	\$12.77	\$14.74	\$16.70	\$18.74	\$21.27	25	
26	\$3.77	\$4.64	\$5.37	\$5.95	\$6.58	\$7.26	\$8.14	\$8.66	\$10.93	\$12.94	\$14.92	\$16.93	\$19.00	\$21.56	26	
27	\$3.82	\$4.69	\$5.41	\$6.01	\$6.63	\$7.30	\$8.22	\$8.76	\$11.08	\$13.10	\$15.10	\$17.14	\$19.23	\$21.86	27	
28	\$3.83	\$4.72	\$5.45	\$6.06	\$6.69	\$7.39	\$8.27	\$8.88	\$11.21	\$13.27	\$15.31	\$17.37	\$19.49	\$22.14	28	
29	\$3.84	\$4.74	\$5.49	\$6.09	\$6.74	\$7.45	\$8.35	\$8.97	\$11.34	\$13.42	\$15.49	\$17.58	\$19.75	\$22.45	29	
30	\$3.88	\$4.76	\$5.52	\$6.14	\$6.80	\$7.49	\$8.39	\$9.08	\$11.47	\$13.57	\$15.69	\$17.78	\$19.99	\$22.73	30	
31	\$3.89	\$4.80	\$5.56	\$6.19	\$6.85	\$7.57	\$8.48	\$9.19	\$11.63	\$13.74	\$15.88	\$18.02	\$20.23	\$23.02	31	
32	\$3.92	\$4.83	\$5.60	\$6.24	\$6.89	\$7.60	\$8.54	\$9.30	\$11.76	\$13.90	\$16.07	\$18.24	\$20.48	\$23.30	32	
33	\$3.94	\$4.86	\$5.64	\$6.27	\$6.94	\$7.66	\$8.60	\$9.39	\$11.89	\$14.06	\$16.25	\$18.46	\$20.72	\$23.60	33	
34	\$3.96	\$4.88	\$5.68	\$6.31	\$7.00	\$7.72	\$8.67	\$9.52	\$12.02	\$14.23	\$16.43	\$18.67	\$21.00	\$23.87	34	
35	\$3.98	\$4.92	\$5.70	\$6.37	\$7.03	\$7.77	\$8.73	\$9.63	\$12.17	\$14.39	\$16.65	\$18.90	\$21.24	\$24.18	35	
36	\$4.03	\$4.97	\$5.79	\$6.45	\$7.14	\$7.88	\$8.88	\$9.75	\$12.33	\$14.61	\$16.89	\$19.18	\$21.56	\$24.54	36	
37	\$4.06	\$5.03	\$5.84	\$6.52	\$7.23	\$8.00	\$8.98	\$9.88	\$12.50	\$14.78	\$17.11	\$19.47	\$21.88	\$24.90	37	
38	\$4.10	\$5.08	\$5.93	\$6.61	\$7.33	\$8.11	\$9.11	\$10.01	\$12.68	\$15.00	\$17.38	\$19.75	\$22.21	\$25.29	38	
39	\$4.15	\$5.15	\$6.01	\$6.72	\$7.43	\$8.22	\$9.23	\$10.14	\$12.84	\$15.21	\$17.61	\$20.00	\$22.51	\$25.64	39	
40	\$4.18	\$5.19	\$6.08	\$6.80	\$7.54	\$8.34	\$9.35	\$10.30	\$13.01	\$15.43	\$17.85	\$20.30	\$22.84	\$26.02	40	
41	\$4.21	\$5.25	\$6.15	\$6.88	\$7.61	\$8.44	\$9.48	\$10.43	\$13.21	\$15.62	\$18.12	\$20.57	\$23.14	\$26.39	41	
42	\$4.27	\$5.32	\$6.24	\$6.96	\$7.72	\$8.54	\$9.63	\$10.56	\$13.38	\$15.84	\$18.34	\$20.86	\$23.46	\$26.76	42	
43	\$4.31	\$5.39	\$6.30	\$7.04	\$7.81	\$8.66	\$9.75	\$10.69	\$13.54	\$16.06	\$18.58	\$21.14	\$23.80	\$27.12	43	
44	\$4.33	\$5.45	\$6.37	\$7.13	\$7.90	\$8.76	\$9.87	\$10.84	\$13.71	\$16.24	\$18.83	\$21.42	\$24.10	\$27.49	44	
45	\$4.37	\$5.49	\$6.44	\$7.21	\$8.00	\$8.88	\$9.99	\$10.98	\$13.89	\$16.43	\$19.07	\$21.69	\$24.43	\$27.86	45	
46	\$4.46	\$5.60	\$6.58	\$7.39	\$8.21	\$9.09	\$10.25	\$11.15	\$14.12	\$16.73	\$19.39	\$22.07	\$24.87	\$28.35	46	
47	\$4.55	\$5.70	\$6.73	\$7.55	\$8.38	\$9.30	\$10.47	\$11.34	\$14.36	\$17.02	\$19.75	\$22.47	\$25.30	\$28.86	47	
48	\$4.62	\$5.82	\$6.88	\$7.71	\$8.57	\$9.52	\$10.73	\$11.52	\$14.61	\$17.30	\$20.08	\$22.85	\$25.74	\$29.37	48	
49	\$4.71	\$5.93	\$7.02	\$7.87	\$8.76	\$9.71	\$10.98	\$11.73	\$14.85	\$17.58	\$20.41	\$23.23	\$26.17	\$29.84	49	
50	\$4.76	\$6.06	\$7.15	\$8.02	\$8.94	\$9.93	\$11.21	\$11.89	\$15.07	\$17.86	\$20.72	\$23.62	\$26.62	\$30.36	50	
51	\$4.86	\$6.17	\$7.29	\$8.22	\$9.12	\$10.14	\$11.46	\$12.08	\$15.32	\$18.15	\$21.07	\$23.99	\$27.05	\$30.86	51	
52	\$4.93	\$6.27	\$7.45	\$8.37	\$9.33	\$10.37	\$11.70	\$12.25	\$15.53	\$18.43	\$21.40	\$24.39	\$27.47	\$31.37	52	
53	\$5.01	\$6.39	\$7.59	\$8.54	\$9.52	\$10.57	\$11.94	\$12.46	\$15.77	\$18.72	\$21.75	\$24.76	\$27.91	\$31.86	53	
54	\$5.08	\$6.50	\$7.72	\$8.69	\$9.70	\$10.78	\$12.19	\$12.63	\$16.02	\$19.00	\$22.06	\$25.16	\$28.34	\$32.35	54	
55	\$5.17	\$6.61	\$7.87	\$8.88	\$9.89	\$11.00	\$12.43	\$12.83	\$16.25	\$19.26	\$22.39	\$25.53	\$28.79	\$32.88	55	
56	\$5.67	\$7.16	\$8.48	\$9.58	\$10.69	\$11.92	\$13.51	\$13.42	\$17.06	\$20.27	\$23.58	\$26.93	\$30.38	\$34.72	56	
57	\$6.17	\$7.73	\$9.09	\$10.30	\$11.51	\$12.85	\$14.56	\$14.03	\$17.86	\$21.26	\$24.78	\$28.31	\$31.99	\$36.59	57	
58	\$6.66	\$8.31	\$9.71	\$11.01	\$12.34	\$13.79	\$15.61	\$14.63	\$18.68	\$22.24	\$25.98	\$29.73	\$33.61	\$38.46	58	
59	\$7.16	\$8.88	\$10.32	\$11.74	\$13.16	\$14.72	\$16.69	\$15.22	\$19.49	\$23.24	\$27.18	\$31.12	\$35.20	\$40.32	59	
60	\$7.66	\$9.43	\$10.93	\$12.43	\$13.98	\$15.62	\$17.74	\$15.84	\$20.30	\$24.22	\$28.35	\$32.52	\$36.81	\$42.17	60	
61	\$8.17	\$10.00	\$11.54	\$13.15	\$14.77	\$16.56	\$18.80	\$16.42	\$21.10	\$25.21	\$29.55	\$33.90	\$38.43	\$44.04	61	
62	\$8.66	\$10.56	\$12.17	\$13.86	\$15.60	\$17.47	\$19.87	\$17.04	\$21.90	\$26.22	\$30.77	\$35.31	\$40.04	\$45.89	62	
63	\$9.57	\$11.68	\$13.44	\$15.35	\$17.28	\$19.36	\$22.01	\$18.47	\$23.69	\$28.30	\$33.12	\$37.94	\$42.92	\$49.15	63	
64	\$10.47	\$12.80	\$14.75	\$16.82	\$18.94	\$21.24	\$24.12	\$19.91	\$25.48	\$30.40	\$35.46	\$40.54	\$45.82	\$52.39	64	
65	\$11.37	\$13.92	\$16.06	\$18.29	\$20.60	\$23.11	\$26.26	\$21.33	\$27.26	\$32.51	\$37.83	\$43.16	\$48.71	\$55.65	65	
66	\$12.30	\$15.03	\$17.34	\$19.79	\$22.30	\$25.00	\$28.41	\$22.76	\$29.05	\$34.58	\$40.18	\$45.77	\$51.58	\$58.89	66	
67	\$13.21	\$16.14	\$18.63	\$21.26	\$23.96	\$26.85	\$30.54	\$24.19	\$30.84	\$36.69	\$42.54	\$48.40	\$54.47	\$62.14	67	
68	\$15.00	\$18.38	\$21.25	\$24.18	\$27.21	\$30.47	\$34.61	\$26.81	\$34.25	\$40.81	\$47.07	\$53.34	\$59.85	\$68.09	68	
69	\$16.80	\$20.59	\$23.85	\$27.12	\$30.47	\$34.08	\$38.70	\$29.43	\$37.66	\$44.96	\$51.59	\$58.27	\$65.23	\$74.03	69	
70	\$18.58	\$22.84	\$26.47	\$30.04	\$33.72	\$37.70	\$42.76	\$32.04	\$41.09	\$49.10	\$56.14	\$63.21	\$70.58	\$79.98	70	
71	\$20.39	\$25.07	\$29.06	\$32.96	\$36.98	\$41.29	\$46.83	\$34.65	\$44.51	\$53.22	\$60.65	\$68.13	\$75.96	\$85.91	71	
72	\$22.18	\$27.31	\$31.68	\$35.89	\$40.22	\$44.90	\$50.90	\$37.27	\$47.92	\$57.33	\$65.20	\$73.08	\$81.31	\$91.86	72	
73	\$25.38	\$31.44	\$36.61	\$41.35	\$46.21	\$51.49	\$58.25	\$41.71	\$53.92	\$64.75	\$73.30	\$81.91	\$90.89	\$102.49	73	
74	\$28.60	\$35.59	\$41.54	\$46.81	\$52.18	\$58.07	\$65.59	\$46.17	\$59.91	\$72.16	\$81.43	\$90.74	\$100.51	\$113.10	74	
75	\$31.83	\$39.71	\$46.46	\$52.25	\$58.20	\$64.64	\$72.96	\$50.60	\$65.91	\$79.57	\$89.54	\$99.57	\$110.09	\$123.74	75	
76	\$35.06	\$43.84	\$51.40	\$57.68	\$64.17	\$71.21	\$80.31	\$55.06	\$71.91	\$86.98	\$97.66	\$108.42	\$119.68	\$134.34	76	
77	\$38.27	\$47.98	\$56.33	\$63.14	\$70.17	\$77.79	\$87.68	\$59.49	\$77.90	\$94.38	\$105.77	\$117.25	\$129.29	\$144.98	77	
78	\$41.26	\$51.81	\$60.94	\$68.26	\$75.81	\$83.97	\$94.52	\$63.20	\$82.98	\$100.72	\$112.79	\$124.92	\$137.61	\$154.03	78	
79	\$44.23	\$55.63	\$65.54	\$73.37	\$81.43	\$90.16	\$101.40	\$66.89	\$88.06	\$107.07	\$119.81	\$132.58	\$145.93	\$163.11	79	
80	\$47.20	\$59.43	\$70.15	\$78.51	\$87.09	\$96.34	\$108.25	\$70.59	\$93.14	\$113.42	\$126.85	\$140.26	\$154.24	\$172.17	80	
81	\$50.16	\$63.27	\$74.75	\$83.60	\$92.71	\$102.53	\$115.10	\$74.32	\$98.22	\$119.77	\$133.89	\$147.93	\$162.55	\$181.25	81	
82	\$53.14	\$67.07	\$79.34	\$88.73	\$98.34	\$108.74	\$121.97	\$78.01	\$103.30	\$126.12	\$140.89	\$155.61	\$170.89	\$190.29	82	
83	\$57.04	\$72.15	\$85.45	\$95.58	\$105.91	\$117.03	\$131.18	\$83.12	\$110.26	\$134.84	\$150.59	\$166.22	\$182.44	\$202.94	83	
84	\$60.95	\$77.21	\$91.58	\$102.40	\$113.47	\$125.35	\$140.39	\$88.21	\$117.25	\$143.55	\$160.27	\$176.83	\$193.99	\$215.59	84	
85	\$64.85	\$82.28	\$97.69	\$109.25	\$121.02	\$133.66	\$149.62	\$93.36	\$124.22	\$152.25	\$169.96	\$187.44	\$205.55	\$228.23	85	
86	\$68.77	\$87.33	\$103.83	\$116.08	\$128.58	\$141.97	\$158.83	\$98.46	\$131.19	\$161.00	\$179.61	\$198.09	\$217.10	\$240.88	86	
87	\$72.68	\$92.39	\$109.95	\$122.94	\$136.15	\$150.29	\$168.05	\$103.57	\$138.14	\$169.71	\$189.31	\$208.70	\$228.65	\$253.52	87	
88	\$76.36	\$97.04	\$115.53	\$129.21	\$143.14	\$158.04	\$176.73	\$108.16	\$144.23	\$177.23	\$197.70	\$218.03	\$238.92	\$264.98	88	
89	\$80.05	\$101.71	\$121.11	\$135.51	\$150.15	\$165.79	\$185.44	\$112.75	\$150.32	\$184.75	\$206.09	\$227.35	\$249.18	\$276.39	89	
90	\$83.72	\$106.34	\$126.68	\$141.78	\$157.14	\$173.54	\$194.11	\$117.36	\$156.41	\$192.26	\$214.50	\$236.68	\$259.46	\$287.82	90	
91	\$87.43	\$110.99	\$132.28	\$148.03	\$164.14	\$181.30	\$202.79	\$121.94	\$162.49	\$199.77	\$					

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age	
	Comprehensive - 60 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.36	\$5.30	\$6.07	\$6.72	\$7.39	\$8.13	\$9.09	\$9.43	\$11.78	\$13.84	\$15.90	\$17.99	\$20.13	\$22.83	25	
26	\$4.37	\$5.32	\$6.12	\$6.75	\$7.45	\$8.18	\$9.17	\$9.56	\$11.94	\$14.03	\$16.09	\$18.19	\$20.41	\$23.13	26	
27	\$4.42	\$5.37	\$6.15	\$6.81	\$7.49	\$8.25	\$9.23	\$9.67	\$12.08	\$14.18	\$16.29	\$18.44	\$20.67	\$23.44	27	
28	\$4.44	\$5.40	\$6.20	\$6.86	\$7.55	\$8.32	\$9.32	\$9.79	\$12.22	\$14.36	\$16.50	\$18.67	\$20.94	\$23.78	28	
29	\$4.46	\$5.42	\$6.25	\$6.90	\$7.60	\$8.37	\$9.38	\$9.91	\$12.38	\$14.54	\$16.71	\$18.91	\$21.20	\$24.08	29	
30	\$4.48	\$5.47	\$6.28	\$6.96	\$7.66	\$8.45	\$9.46	\$10.02	\$12.54	\$14.73	\$16.93	\$19.14	\$21.48	\$24.40	30	
31	\$4.50	\$5.51	\$6.31	\$7.01	\$7.72	\$8.50	\$9.54	\$10.13	\$12.68	\$14.88	\$17.11	\$19.38	\$21.75	\$24.70	31	
32	\$4.51	\$5.53	\$6.37	\$7.04	\$7.77	\$8.57	\$9.63	\$10.26	\$12.83	\$15.05	\$17.33	\$19.62	\$22.01	\$25.03	32	
33	\$4.57	\$5.57	\$6.40	\$7.12	\$7.84	\$8.64	\$9.69	\$10.38	\$12.97	\$15.25	\$17.55	\$19.86	\$22.29	\$25.31	33	
34	\$4.59	\$5.60	\$6.45	\$7.15	\$7.88	\$8.69	\$9.77	\$10.48	\$13.13	\$15.43	\$17.74	\$20.09	\$22.53	\$25.62	34	
35	\$4.61	\$5.64	\$6.50	\$7.18	\$7.94	\$8.76	\$9.83	\$10.60	\$13.28	\$15.59	\$17.92	\$20.32	\$22.79	\$25.94	35	
36	\$4.64	\$5.70	\$6.58	\$7.29	\$8.06	\$8.90	\$9.97	\$10.75	\$13.44	\$15.81	\$18.19	\$20.64	\$23.14	\$26.35	36	
37	\$4.71	\$5.78	\$6.66	\$7.40	\$8.17	\$9.03	\$10.12	\$10.91	\$13.65	\$16.04	\$18.47	\$20.94	\$23.50	\$26.72	37	
38	\$4.75	\$5.82	\$6.75	\$7.49	\$8.27	\$9.12	\$10.26	\$11.06	\$13.84	\$16.25	\$18.73	\$21.24	\$23.84	\$27.13	38	
39	\$4.80	\$5.91	\$6.82	\$7.59	\$8.38	\$9.24	\$10.41	\$11.21	\$14.03	\$16.48	\$19.00	\$21.54	\$24.18	\$27.51	39	
40	\$4.85	\$5.95	\$6.91	\$7.70	\$8.49	\$9.38	\$10.54	\$11.35	\$14.20	\$16.70	\$19.25	\$21.85	\$24.53	\$27.92	40	
41	\$4.88	\$6.05	\$7.01	\$7.77	\$8.60	\$9.52	\$10.68	\$11.50	\$14.40	\$16.93	\$19.51	\$22.14	\$24.88	\$28.31	41	
42	\$4.93	\$6.09	\$7.08	\$7.88	\$8.71	\$9.64	\$10.81	\$11.65	\$14.61	\$17.15	\$19.79	\$22.45	\$25.21	\$28.71	42	
43	\$4.97	\$6.17	\$7.16	\$7.98	\$8.82	\$9.75	\$10.98	\$11.80	\$14.77	\$17.38	\$20.04	\$22.74	\$25.56	\$29.11	43	
44	\$5.03	\$6.24	\$7.25	\$8.06	\$8.93	\$9.88	\$11.11	\$11.95	\$14.98	\$17.59	\$20.31	\$23.06	\$25.91	\$29.50	44	
45	\$5.08	\$6.30	\$7.33	\$8.17	\$9.04	\$10.00	\$11.25	\$12.10	\$15.17	\$17.82	\$20.57	\$23.34	\$26.25	\$29.91	45	
46	\$5.17	\$6.41	\$7.49	\$8.35	\$9.24	\$10.25	\$11.51	\$12.32	\$15.43	\$18.14	\$20.94	\$23.78	\$26.71	\$30.44	46	
47	\$5.25	\$6.55	\$7.66	\$8.54	\$9.46	\$10.47	\$11.80	\$12.51	\$15.68	\$18.43	\$21.29	\$24.16	\$27.18	\$30.98	47	
48	\$5.36	\$6.67	\$7.83	\$8.73	\$9.67	\$10.71	\$12.07	\$12.72	\$15.95	\$18.74	\$21.65	\$24.59	\$27.65	\$31.53	48	
49	\$5.45	\$6.81	\$7.98	\$8.92	\$9.89	\$10.97	\$12.34	\$12.91	\$16.20	\$19.04	\$22.01	\$25.01	\$28.12	\$32.05	49	
50	\$5.53	\$6.94	\$8.14	\$9.10	\$10.11	\$11.20	\$12.62	\$13.13	\$16.43	\$19.36	\$22.36	\$25.41	\$28.58	\$32.58	50	
51	\$5.63	\$7.05	\$8.31	\$9.28	\$10.31	\$11.45	\$12.89	\$13.34	\$16.71	\$19.65	\$22.73	\$25.82	\$29.05	\$33.12	51	
52	\$5.70	\$7.18	\$8.47	\$9.47	\$10.53	\$11.68	\$13.17	\$13.54	\$16.96	\$19.95	\$23.08	\$26.24	\$29.51	\$33.66	52	
53	\$5.80	\$7.33	\$8.62	\$9.66	\$10.74	\$11.92	\$13.43	\$13.74	\$17.22	\$20.27	\$23.43	\$26.64	\$29.99	\$34.21	53	
54	\$5.91	\$7.46	\$8.79	\$9.85	\$10.97	\$12.17	\$13.71	\$13.95	\$17.49	\$20.57	\$23.80	\$27.06	\$30.45	\$34.72	54	
55	\$6.00	\$7.59	\$8.95	\$10.02	\$11.15	\$12.41	\$13.99	\$14.16	\$17.74	\$20.88	\$24.15	\$27.46	\$30.92	\$35.26	55	
56	\$6.55	\$8.23	\$9.66	\$10.85	\$12.08	\$13.43	\$15.19	\$14.80	\$18.62	\$21.95	\$25.44	\$28.95	\$32.64	\$37.26	56	
57	\$7.14	\$8.90	\$10.33	\$11.65	\$12.99	\$14.49	\$16.38	\$15.48	\$19.50	\$23.03	\$26.72	\$30.47	\$34.38	\$39.27	57	
58	\$7.72	\$9.53	\$11.04	\$12.46	\$13.94	\$15.52	\$17.58	\$16.14	\$20.41	\$24.10	\$28.03	\$31.97	\$36.09	\$41.27	58	
59	\$8.31	\$10.16	\$11.75	\$13.27	\$14.86	\$16.57	\$18.78	\$16.81	\$21.27	\$25.18	\$29.30	\$33.48	\$37.83	\$43.24	59	
60	\$8.90	\$10.81	\$12.45	\$14.08	\$15.75	\$17.61	\$19.98	\$17.47	\$22.17	\$26.25	\$30.59	\$34.98	\$39.56	\$45.25	60	
61	\$9.46	\$11.47	\$13.15	\$14.88	\$16.69	\$18.66	\$21.16	\$18.15	\$23.03	\$27.32	\$31.87	\$36.49	\$41.28	\$47.26	61	
62	\$10.02	\$12.10	\$13.84	\$15.69	\$17.61	\$19.69	\$22.36	\$18.80	\$23.93	\$28.40	\$33.18	\$37.99	\$43.00	\$49.26	62	
63	\$11.09	\$13.40	\$15.32	\$17.38	\$19.50	\$21.80	\$24.76	\$20.39	\$25.87	\$30.69	\$35.72	\$40.80	\$46.12	\$52.73	63	
64	\$12.14	\$14.67	\$16.79	\$19.04	\$21.38	\$23.94	\$27.18	\$21.95	\$27.82	\$32.93	\$38.26	\$43.63	\$49.20	\$56.22	64	
65	\$13.19	\$15.96	\$18.26	\$20.70	\$23.27	\$26.04	\$29.57	\$23.54	\$29.77	\$35.21	\$40.80	\$46.44	\$52.31	\$59.72	65	
66	\$14.25	\$17.25	\$19.72	\$22.39	\$25.16	\$28.16	\$31.97	\$25.14	\$31.71	\$37.49	\$43.34	\$49.26	\$55.43	\$63.20	66	
67	\$15.31	\$18.51	\$21.20	\$24.07	\$27.05	\$30.27	\$34.38	\$26.70	\$33.67	\$39.77	\$45.88	\$52.07	\$58.53	\$66.68	67	
68	\$17.38	\$21.09	\$24.16	\$27.38	\$30.71	\$34.35	\$38.96	\$29.60	\$37.39	\$44.24	\$50.78	\$57.38	\$64.30	\$73.05	68	
69	\$19.46	\$23.66	\$27.13	\$30.70	\$34.39	\$38.42	\$43.55	\$32.46	\$41.12	\$48.71	\$55.66	\$62.69	\$70.06	\$79.44	69	
70	\$21.54	\$26.21	\$30.10	\$33.99	\$38.07	\$42.47	\$48.11	\$35.34	\$44.85	\$53.19	\$60.53	\$67.99	\$75.83	\$85.82	70	
71	\$23.60	\$28.75	\$33.07	\$37.33	\$41.72	\$46.54	\$52.71	\$38.24	\$48.59	\$57.66	\$65.43	\$73.30	\$81.60	\$92.20	71	
72	\$25.69	\$31.32	\$36.04	\$40.63	\$45.41	\$50.61	\$57.28	\$41.13	\$52.29	\$62.12	\$70.31	\$78.63	\$87.35	\$98.58	72	
73	\$29.40	\$36.06	\$41.66	\$46.81	\$52.15	\$58.04	\$65.56	\$46.02	\$58.87	\$70.16	\$79.08	\$88.12	\$97.67	\$109.97	73	
74	\$33.15	\$40.80	\$47.26	\$52.97	\$58.93	\$65.43	\$73.84	\$50.93	\$65.41	\$78.17	\$87.84	\$97.63	\$107.97	\$121.39	74	
75	\$36.87	\$45.54	\$52.87	\$59.15	\$65.68	\$72.85	\$82.12	\$55.83	\$71.95	\$86.22	\$96.57	\$107.12	\$118.28	\$132.77	75	
76	\$40.62	\$50.29	\$58.49	\$65.31	\$72.44	\$80.26	\$90.41	\$60.75	\$78.51	\$94.24	\$105.35	\$116.63	\$128.60	\$144.19	76	
77	\$44.33	\$55.02	\$64.10	\$71.49	\$79.21	\$87.68	\$98.68	\$65.66	\$85.05	\$102.23	\$114.08	\$126.13	\$138.90	\$155.57	77	
78	\$47.78	\$59.41	\$69.33	\$77.29	\$85.56	\$94.64	\$106.39	\$69.73	\$90.60	\$109.13	\$121.67	\$134.39	\$147.84	\$165.31	78	
79	\$51.23	\$63.79	\$74.57	\$83.07	\$91.93	\$101.61	\$114.11	\$73.83	\$96.14	\$116.02	\$129.24	\$142.65	\$156.78	\$175.03	79	
80	\$54.68	\$68.20	\$79.81	\$88.86	\$98.29	\$108.58	\$121.84	\$77.91	\$101.68	\$122.88	\$136.81	\$150.89	\$165.73	\$184.76	80	
81	\$58.11	\$72.57	\$85.04	\$94.66	\$104.64	\$115.56	\$129.57	\$81.99	\$107.22	\$129.75	\$144.39	\$159.14	\$174.65	\$194.48	81	
82	\$61.57	\$76.95	\$90.27	\$100.45	\$111.00	\$122.54	\$137.29	\$86.10	\$112.76	\$136.63	\$151.97	\$167.41	\$183.59	\$204.22	82	
83	\$66.09	\$82.76	\$97.24	\$108.19	\$119.54	\$131.89	\$147.64	\$91.72	\$120.37	\$146.09	\$162.40	\$178.82	\$196.01	\$217.79	83	
84	\$70.61	\$88.55	\$104.18	\$115.93	\$128.08	\$141.27	\$158.03	\$97.37	\$127.99	\$155.52	\$172.85	\$190.25	\$208.41	\$231.35	84	
85	\$75.13	\$94.36	\$111.17	\$123.67	\$136.61	\$150.62	\$168.39	\$103.02	\$135.60	\$164.96	\$183.29	\$201.67	\$220.83	\$244.93	85	
86	\$79.65	\$100.17	\$118.12	\$131.42	\$145.15	\$159.98	\$178.76	\$108.64	\$143.21	\$174.41	\$193.74	\$213.08	\$233.24	\$258.49	86	
87	\$84.19	\$105.96	\$125.10	\$139.17	\$153.67	\$169.38	\$189.16	\$114.29	\$150.81	\$183.84	\$204.19	\$224.52	\$245.64	\$272.07	87	
88	\$88.46	\$111.30	\$131.44	\$146.28	\$161.58	\$178.11	\$198.92	\$119.35	\$157.47	\$192.01	\$213.24	\$234.56	\$256.67	\$284.34	88	
89	\$92.72	\$116.63	\$137.81	\$153.40	\$169.48	\$186.85	\$208.71	\$124.43	\$164.10	\$200.15	\$222.29	\$244.61	\$267.72	\$296.60	89	
90	\$97.00	\$121.97	\$144.14	\$160.48	\$177.38	\$195.58	\$218.49	\$129.49	\$170.74	\$208.27	\$231.35	\$254.62	\$278.74	\$308.87	90	
91	\$101.28	\$127.30	\$150.50	\$167.57	\$185.27	\$204										

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 60 Day EP - 100% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.71	\$5.73	\$6.57	\$7.25	\$7.98	\$8.76	\$9.80	\$9.83	\$12.23	\$14.32	\$16.42	\$18.55	\$20.80	\$23.55	25	
26	\$4.73	\$5.79	\$6.61	\$7.29	\$8.02	\$8.83	\$9.88	\$9.97	\$12.41	\$14.51	\$16.65	\$18.80	\$21.04	\$23.86	26	
27	\$4.74	\$5.81	\$6.66	\$7.35	\$8.09	\$8.91	\$9.97	\$10.09	\$12.56	\$14.71	\$16.84	\$19.04	\$21.33	\$24.19	27	
28	\$4.76	\$5.84	\$6.72	\$7.41	\$8.15	\$8.97	\$10.03	\$10.21	\$12.71	\$14.88	\$17.07	\$19.31	\$21.63	\$24.53	28	
29	\$4.80	\$5.90	\$6.75	\$7.47	\$8.22	\$9.05	\$10.13	\$10.32	\$12.85	\$15.05	\$17.29	\$19.53	\$21.89	\$24.83	29	
30	\$4.83	\$5.93	\$6.81	\$7.54	\$8.27	\$9.10	\$10.21	\$10.44	\$13.01	\$15.25	\$17.49	\$19.77	\$22.18	\$25.17	30	
31	\$4.85	\$5.95	\$6.86	\$7.58	\$8.34	\$9.19	\$10.30	\$10.57	\$13.17	\$15.43	\$17.70	\$20.01	\$22.46	\$25.48	31	
32	\$4.87	\$6.01	\$6.90	\$7.62	\$8.39	\$9.24	\$10.38	\$10.69	\$13.31	\$15.60	\$17.91	\$20.27	\$22.73	\$25.81	32	
33	\$4.91	\$6.05	\$6.94	\$7.70	\$8.47	\$9.33	\$10.44	\$10.81	\$13.45	\$15.77	\$18.14	\$20.49	\$23.00	\$26.13	33	
34	\$4.93	\$6.08	\$7.00	\$7.73	\$8.51	\$9.38	\$10.54	\$10.93	\$13.64	\$15.96	\$18.34	\$20.74	\$23.27	\$26.46	34	
35	\$4.96	\$6.12	\$7.03	\$7.79	\$8.58	\$9.46	\$10.60	\$11.06	\$13.79	\$16.14	\$18.55	\$21.00	\$23.55	\$26.77	35	
36	\$5.01	\$6.19	\$7.13	\$7.89	\$8.69	\$9.59	\$10.75	\$11.22	\$13.98	\$16.37	\$18.82	\$21.30	\$23.93	\$27.18	36	
37	\$5.05	\$6.26	\$7.21	\$8.00	\$8.82	\$9.72	\$10.92	\$11.36	\$14.17	\$16.62	\$19.10	\$21.63	\$24.24	\$27.59	37	
38	\$5.10	\$6.34	\$7.29	\$8.11	\$8.94	\$9.87	\$11.08	\$11.52	\$14.38	\$16.83	\$19.37	\$21.92	\$24.61	\$28.00	38	
39	\$5.16	\$6.39	\$7.40	\$8.22	\$9.06	\$10.00	\$11.22	\$11.68	\$14.59	\$17.07	\$19.64	\$22.24	\$24.96	\$28.40	39	
40	\$5.19	\$6.46	\$7.49	\$8.32	\$9.17	\$10.13	\$11.36	\$11.86	\$14.76	\$17.30	\$19.91	\$22.55	\$25.32	\$28.81	40	
41	\$5.25	\$6.53	\$7.59	\$8.43	\$9.28	\$10.26	\$11.51	\$12.00	\$14.95	\$17.55	\$20.20	\$22.88	\$25.66	\$29.23	41	
42	\$5.31	\$6.61	\$7.69	\$8.51	\$9.39	\$10.40	\$11.68	\$12.17	\$15.17	\$17.75	\$20.45	\$23.19	\$26.03	\$29.62	42	
43	\$5.37	\$6.69	\$7.76	\$8.61	\$9.53	\$10.53	\$11.83	\$12.32	\$15.36	\$18.01	\$20.71	\$23.50	\$26.39	\$30.04	43	
44	\$5.41	\$6.75	\$7.85	\$8.71	\$9.65	\$10.66	\$11.97	\$12.47	\$15.55	\$18.24	\$21.00	\$23.80	\$26.75	\$30.44	44	
45	\$5.46	\$6.82	\$7.94	\$8.82	\$9.77	\$10.78	\$12.12	\$12.62	\$15.74	\$18.46	\$21.27	\$24.10	\$27.09	\$30.86	45	
46	\$5.56	\$6.99	\$8.13	\$9.04	\$9.99	\$11.06	\$12.43	\$12.84	\$16.02	\$18.78	\$21.64	\$24.54	\$27.58	\$31.42	46	
47	\$5.67	\$7.12	\$8.29	\$9.23	\$10.24	\$11.32	\$12.72	\$13.06	\$16.28	\$19.10	\$22.01	\$24.96	\$28.05	\$31.96	47	
48	\$5.76	\$7.25	\$8.47	\$9.43	\$10.44	\$11.56	\$13.01	\$13.27	\$16.56	\$19.40	\$22.37	\$25.38	\$28.56	\$32.51	48	
49	\$5.84	\$7.40	\$8.64	\$9.65	\$10.68	\$11.83	\$13.31	\$13.50	\$16.82	\$19.72	\$22.75	\$25.82	\$29.02	\$33.06	49	
50	\$5.94	\$7.54	\$8.82	\$9.83	\$10.91	\$12.08	\$13.62	\$13.68	\$17.08	\$20.04	\$23.12	\$26.24	\$29.50	\$33.62	50	
51	\$6.06	\$7.66	\$8.99	\$10.03	\$11.13	\$12.34	\$13.92	\$13.90	\$17.37	\$20.36	\$23.50	\$26.66	\$29.99	\$34.17	51	
52	\$6.14	\$7.81	\$9.17	\$10.25	\$11.36	\$12.61	\$14.20	\$14.12	\$17.62	\$20.68	\$23.86	\$27.09	\$30.47	\$34.72	52	
53	\$6.25	\$7.94	\$9.34	\$10.44	\$11.59	\$12.85	\$14.50	\$14.32	\$17.89	\$21.00	\$24.23	\$27.51	\$30.97	\$35.29	53	
54	\$6.36	\$8.07	\$9.53	\$10.66	\$11.83	\$13.13	\$14.78	\$14.54	\$18.16	\$21.30	\$24.61	\$27.94	\$31.44	\$35.84	54	
55	\$6.44	\$8.23	\$9.70	\$10.85	\$12.06	\$13.39	\$15.08	\$14.76	\$18.43	\$21.63	\$24.96	\$28.35	\$31.92	\$36.39	55	
56	\$7.05	\$8.93	\$10.44	\$11.74	\$13.06	\$14.51	\$16.38	\$15.46	\$19.36	\$22.74	\$26.30	\$29.92	\$33.70	\$38.46	56	
57	\$7.70	\$9.64	\$11.21	\$12.60	\$14.05	\$15.62	\$17.69	\$16.14	\$20.27	\$23.85	\$27.63	\$31.46	\$35.48	\$40.51	57	
58	\$8.31	\$10.32	\$11.96	\$13.45	\$15.03	\$16.78	\$18.96	\$16.83	\$21.18	\$24.96	\$28.99	\$33.03	\$37.26	\$42.58	58	
59	\$8.93	\$11.02	\$12.72	\$14.34	\$16.04	\$17.89	\$20.27	\$17.55	\$22.09	\$26.08	\$30.29	\$34.57	\$39.04	\$44.64	59	
60	\$9.56	\$11.74	\$13.45	\$15.21	\$17.03	\$19.01	\$21.55	\$18.23	\$23.00	\$27.20	\$31.65	\$36.14	\$40.81	\$46.71	60	
61	\$10.16	\$12.45	\$14.23	\$16.09	\$18.03	\$20.15	\$22.84	\$18.92	\$23.94	\$28.30	\$32.96	\$37.68	\$42.61	\$48.75	61	
62	\$10.78	\$13.15	\$14.99	\$16.96	\$19.03	\$21.26	\$24.12	\$19.62	\$24.83	\$29.40	\$34.29	\$39.24	\$44.40	\$50.81	62	
63	\$11.92	\$14.53	\$16.58	\$18.78	\$21.04	\$23.54	\$26.72	\$21.26	\$26.85	\$31.77	\$36.94	\$42.14	\$47.62	\$54.42	63	
64	\$13.06	\$15.93	\$18.17	\$20.58	\$23.10	\$25.84	\$29.33	\$22.90	\$28.89	\$34.11	\$39.56	\$45.05	\$50.80	\$57.99	64	
65	\$14.18	\$17.31	\$19.77	\$22.39	\$25.15	\$28.12	\$31.91	\$24.55	\$30.92	\$36.47	\$42.17	\$47.95	\$54.01	\$61.62	65	
66	\$15.32	\$18.71	\$21.36	\$24.21	\$27.17	\$30.38	\$34.51	\$26.18	\$32.93	\$38.83	\$44.81	\$50.85	\$57.22	\$65.22	66	
67	\$16.47	\$20.09	\$22.97	\$26.03	\$29.21	\$32.66	\$37.10	\$27.85	\$34.97	\$41.17	\$47.42	\$53.77	\$60.42	\$68.81	67	
68	\$18.71	\$22.88	\$26.17	\$29.61	\$33.17	\$37.07	\$42.03	\$30.86	\$38.84	\$45.82	\$52.49	\$59.27	\$66.37	\$75.38	68	
69	\$20.91	\$25.63	\$29.39	\$33.18	\$37.14	\$41.45	\$46.98	\$33.86	\$42.71	\$50.46	\$57.54	\$64.75	\$72.34	\$81.95	69	
70	\$23.14	\$28.41	\$32.59	\$36.77	\$41.11	\$45.85	\$51.94	\$36.87	\$46.59	\$55.08	\$62.59	\$70.22	\$78.27	\$88.55	70	
71	\$25.38	\$31.19	\$35.81	\$40.34	\$45.08	\$50.23	\$56.88	\$39.90	\$50.47	\$59.72	\$67.65	\$75.71	\$84.23	\$95.14	71	
72	\$27.61	\$33.97	\$39.03	\$43.92	\$49.04	\$54.64	\$61.83	\$42.90	\$54.33	\$64.34	\$72.70	\$81.20	\$90.17	\$101.73	72	
73	\$31.65	\$39.12	\$45.11	\$50.60	\$56.34	\$62.62	\$70.75	\$48.02	\$61.12	\$72.67	\$81.76	\$91.01	\$100.83	\$113.48	73	
74	\$35.65	\$44.26	\$51.19	\$57.26	\$63.64	\$70.63	\$79.68	\$53.13	\$67.95	\$80.97	\$90.82	\$100.84	\$111.45	\$125.25	74	
75	\$39.67	\$49.40	\$57.26	\$63.93	\$70.93	\$78.64	\$88.61	\$58.23	\$74.75	\$89.28	\$99.85	\$110.64	\$122.11	\$137.02	75	
76	\$43.68	\$54.55	\$63.35	\$70.61	\$78.23	\$86.64	\$97.55	\$63.36	\$81.53	\$97.60	\$108.90	\$120.47	\$132.75	\$148.78	76	
77	\$47.70	\$59.69	\$69.43	\$77.30	\$85.54	\$94.63	\$106.47	\$68.48	\$88.34	\$105.91	\$117.96	\$130.28	\$143.40	\$160.53	77	
78	\$51.41	\$64.46	\$75.11	\$83.56	\$92.40	\$102.15	\$114.82	\$72.72	\$94.11	\$113.04	\$125.80	\$138.80	\$152.60	\$170.58	78	
79	\$55.10	\$69.20	\$80.75	\$89.82	\$99.26	\$109.67	\$123.15	\$77.00	\$99.85	\$120.15	\$133.62	\$147.33	\$161.84	\$180.61	79	
80	\$58.82	\$73.94	\$86.43	\$96.07	\$106.15	\$117.21	\$131.48	\$81.28	\$105.61	\$127.27	\$141.46	\$155.86	\$171.06	\$190.65	80	
81	\$62.54	\$78.69	\$92.09	\$102.34	\$113.03	\$124.73	\$139.79	\$85.54	\$111.36	\$134.39	\$149.28	\$164.38	\$180.28	\$200.68	81	
82	\$66.23	\$83.46	\$97.77	\$108.60	\$119.89	\$132.26	\$148.13	\$89.79	\$117.12	\$141.52	\$157.12	\$172.91	\$189.51	\$210.74	82	
83	\$71.10	\$89.77	\$105.31	\$116.97	\$129.11	\$142.36	\$159.34	\$95.67	\$125.03	\$151.29	\$167.93	\$184.71	\$202.33	\$224.72	83	
84	\$75.97	\$96.05	\$112.85	\$125.35	\$138.33	\$152.48	\$170.51	\$101.55	\$132.94	\$161.07	\$178.72	\$196.49	\$215.15	\$238.73	84	
85	\$80.84	\$102.34	\$120.40	\$133.74	\$147.53	\$162.59	\$181.72	\$107.44	\$140.83	\$170.86	\$189.50	\$208.29	\$227.95	\$252.74	85	
86	\$85.70	\$108.63	\$127.94	\$142.10	\$156.74	\$172.69	\$192.90	\$113.33	\$148.74	\$180.65	\$200.32	\$220.09	\$240.77	\$266.75	86	
87	\$90.57	\$114.94	\$135.48	\$150.48	\$165.98	\$182.81	\$204.11	\$119.19	\$156.66	\$190.42	\$211.10	\$231.90	\$253.57	\$280.74	87	
88	\$95.17	\$120.71	\$142.36	\$158.16	\$174.50	\$192.26	\$214.65	\$124.49	\$163.55	\$198.85	\$220.46	\$242.25	\$264.98	\$293.38	88	
89	\$99.77	\$126.49	\$149.24	\$165.85	\$183.04	\$201.69	\$225.20	\$129.76	\$170.45	\$207.28	\$229.82	\$252.63	\$276.36	\$306.04	89	
90	\$104.37	\$132.29	\$156.12	\$173.53	\$191.57	\$211.11	\$235.77	\$135.06	\$177.36	\$215.73	\$239.20	\$263.00	\$287.75</			

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Facility - 60 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$2.94	\$3.74	\$4.40	\$4.93	\$5.47	\$6.05	\$6.79	\$6.96	\$9.11	\$10.99	\$12.78	\$14.54	\$16.36	\$18.60	25	
26	\$2.95	\$3.76	\$4.43	\$4.97	\$5.52	\$6.09	\$6.85	\$7.04	\$9.23	\$11.12	\$12.95	\$14.74	\$16.58	\$18.87	26	
27	\$2.97	\$3.77	\$4.47	\$5.01	\$5.56	\$6.14	\$6.90	\$7.14	\$9.34	\$11.25	\$13.11	\$14.92	\$16.80	\$19.11	27	
28	\$2.98	\$3.82	\$4.49	\$5.05	\$5.60	\$6.19	\$6.96	\$7.23	\$9.46	\$11.40	\$13.28	\$15.14	\$17.02	\$19.37	28	
29	\$2.99	\$3.83	\$4.51	\$5.08	\$5.65	\$6.24	\$7.01	\$7.30	\$9.58	\$11.52	\$13.43	\$15.32	\$17.22	\$19.62	29	
30	\$3.01	\$3.86	\$4.57	\$5.12	\$5.68	\$6.28	\$7.05	\$7.40	\$9.69	\$11.66	\$13.59	\$15.51	\$17.45	\$19.87	30	
31	\$3.03	\$3.89	\$4.60	\$5.16	\$5.71	\$6.34	\$7.13	\$7.48	\$9.80	\$11.81	\$13.77	\$15.69	\$17.68	\$20.13	31	
32	\$3.06	\$3.91	\$4.62	\$5.19	\$5.78	\$6.38	\$7.17	\$7.58	\$9.92	\$11.95	\$13.94	\$15.88	\$17.88	\$20.39	32	
33	\$3.07	\$3.94	\$4.64	\$5.23	\$5.81	\$6.41	\$7.23	\$7.66	\$10.02	\$12.08	\$14.10	\$16.08	\$18.12	\$20.66	33	
34	\$3.09	\$3.97	\$4.69	\$5.27	\$5.84	\$6.46	\$7.28	\$7.74	\$10.14	\$12.22	\$14.26	\$16.26	\$18.32	\$20.90	34	
35	\$3.10	\$3.98	\$4.72	\$5.31	\$5.91	\$6.52	\$7.34	\$7.83	\$10.27	\$12.36	\$14.43	\$16.47	\$18.52	\$21.15	35	
36	\$3.12	\$4.03	\$4.79	\$5.39	\$5.96	\$6.61	\$7.46	\$7.94	\$10.42	\$12.55	\$14.64	\$16.70	\$18.82	\$21.48	36	
37	\$3.15	\$4.07	\$4.85	\$5.46	\$6.06	\$6.72	\$7.57	\$8.03	\$10.55	\$12.72	\$14.86	\$16.95	\$19.10	\$21.79	37	
38	\$3.19	\$4.14	\$4.91	\$5.52	\$6.14	\$6.80	\$7.66	\$8.17	\$10.69	\$12.90	\$15.05	\$17.18	\$19.37	\$22.12	38	
39	\$3.23	\$4.18	\$4.96	\$5.59	\$6.22	\$6.89	\$7.76	\$8.27	\$10.85	\$13.08	\$15.28	\$17.44	\$19.65	\$22.45	39	
40	\$3.27	\$4.21	\$5.03	\$5.67	\$6.30	\$6.99	\$7.87	\$8.38	\$11.00	\$13.26	\$15.48	\$17.69	\$19.93	\$22.76	40	
41	\$3.29	\$4.27	\$5.08	\$5.71	\$6.38	\$7.08	\$7.98	\$8.49	\$11.14	\$13.42	\$15.69	\$17.91	\$20.22	\$23.08	41	
42	\$3.33	\$4.31	\$5.15	\$5.80	\$6.46	\$7.16	\$8.07	\$8.60	\$11.29	\$13.59	\$15.93	\$18.17	\$20.48	\$23.40	42	
43	\$3.37	\$4.35	\$5.19	\$5.85	\$6.53	\$7.26	\$8.18	\$8.71	\$11.42	\$13.79	\$16.12	\$18.41	\$20.77	\$23.73	43	
44	\$3.39	\$4.40	\$5.25	\$5.94	\$6.61	\$7.34	\$8.29	\$8.82	\$11.58	\$13.96	\$16.34	\$18.66	\$21.04	\$24.05	44	
45	\$3.41	\$4.44	\$5.32	\$6.01	\$6.72	\$7.45	\$8.38	\$8.94	\$11.74	\$14.14	\$16.54	\$18.91	\$21.31	\$24.39	45	
46	\$3.48	\$4.55	\$5.45	\$6.15	\$6.88	\$7.61	\$8.60	\$9.09	\$11.94	\$14.38	\$16.82	\$19.23	\$21.70	\$24.81	46	
47	\$3.53	\$4.63	\$5.56	\$6.28	\$7.02	\$7.79	\$8.81	\$9.23	\$12.12	\$14.62	\$17.11	\$19.58	\$22.07	\$25.27	47	
48	\$3.61	\$4.73	\$5.68	\$6.41	\$7.17	\$7.98	\$9.03	\$9.38	\$12.33	\$14.87	\$17.41	\$19.91	\$22.47	\$25.69	48	
49	\$3.66	\$4.82	\$5.80	\$6.55	\$7.33	\$8.15	\$9.22	\$9.54	\$12.54	\$15.10	\$17.69	\$20.23	\$22.84	\$26.13	49	
50	\$3.73	\$4.91	\$5.92	\$6.72	\$7.49	\$8.34	\$9.42	\$9.69	\$12.72	\$15.35	\$18.00	\$20.57	\$23.23	\$26.57	50	
51	\$3.77	\$4.99	\$6.02	\$6.85	\$7.63	\$8.50	\$9.64	\$9.83	\$12.94	\$15.59	\$18.27	\$20.90	\$23.60	\$26.98	51	
52	\$3.84	\$5.08	\$6.14	\$6.99	\$7.81	\$8.68	\$9.83	\$10.00	\$13.13	\$15.84	\$18.56	\$21.25	\$23.98	\$27.45	52	
53	\$3.91	\$5.17	\$6.26	\$7.12	\$7.98	\$8.88	\$10.03	\$10.14	\$13.31	\$16.08	\$18.85	\$21.57	\$24.37	\$27.87	53	
54	\$3.97	\$5.25	\$6.38	\$7.26	\$8.13	\$9.05	\$10.25	\$10.30	\$13.53	\$16.32	\$19.12	\$21.90	\$24.75	\$28.30	54	
55	\$4.03	\$5.36	\$6.50	\$7.40	\$8.29	\$9.22	\$10.44	\$10.44	\$13.71	\$16.57	\$19.43	\$22.24	\$25.14	\$28.75	55	
56	\$4.42	\$5.81	\$7.01	\$7.99	\$8.97	\$9.97	\$11.34	\$10.93	\$14.40	\$17.42	\$20.45	\$23.46	\$26.52	\$30.37	56	
57	\$4.82	\$6.27	\$7.50	\$8.58	\$9.66	\$10.77	\$12.22	\$11.42	\$15.08	\$18.27	\$21.51	\$24.67	\$27.94	\$32.02	57	
58	\$5.19	\$6.74	\$8.01	\$9.19	\$10.32	\$11.56	\$13.13	\$11.92	\$15.75	\$19.11	\$22.52	\$25.89	\$29.35	\$33.64	58	
59	\$5.59	\$7.17	\$8.51	\$9.78	\$11.01	\$12.34	\$14.03	\$12.42	\$16.43	\$19.95	\$23.56	\$27.12	\$30.73	\$35.26	59	
60	\$5.96	\$7.63	\$9.04	\$10.38	\$11.70	\$13.11	\$14.91	\$12.90	\$17.14	\$20.83	\$24.60	\$28.31	\$32.14	\$36.91	60	
61	\$6.37	\$8.11	\$9.54	\$10.98	\$12.38	\$13.89	\$15.81	\$13.40	\$17.82	\$21.68	\$25.63	\$29.54	\$33.54	\$38.54	61	
62	\$6.75	\$8.55	\$10.03	\$11.56	\$13.08	\$14.65	\$16.70	\$13.89	\$18.49	\$22.52	\$26.66	\$30.77	\$34.95	\$40.17	62	
63	\$7.47	\$9.46	\$11.12	\$12.78	\$14.48	\$16.24	\$18.49	\$15.04	\$20.00	\$24.33	\$28.71	\$33.04	\$37.48	\$43.00	63	
64	\$8.17	\$10.38	\$12.19	\$14.03	\$15.87	\$17.81	\$20.30	\$16.21	\$21.52	\$26.13	\$30.77	\$35.32	\$39.97	\$45.85	64	
65	\$8.90	\$11.28	\$13.26	\$15.26	\$17.28	\$19.38	\$22.07	\$17.38	\$23.02	\$27.94	\$32.80	\$37.60	\$42.50	\$48.69	65	
66	\$9.58	\$12.18	\$14.31	\$16.49	\$18.66	\$20.96	\$23.87	\$18.52	\$24.53	\$29.74	\$34.85	\$39.90	\$45.03	\$51.51	66	
67	\$10.30	\$13.09	\$15.39	\$17.71	\$20.06	\$22.52	\$25.66	\$19.71	\$26.03	\$31.54	\$36.88	\$42.15	\$47.55	\$54.35	67	
68	\$11.70	\$14.89	\$17.55	\$20.16	\$22.77	\$25.55	\$29.08	\$21.85	\$28.92	\$35.09	\$40.81	\$46.46	\$52.25	\$59.57	68	
69	\$13.10	\$16.70	\$19.69	\$22.61	\$25.50	\$28.58	\$32.51	\$23.97	\$31.81	\$38.62	\$44.74	\$50.77	\$56.91	\$64.76	69	
70	\$14.49	\$18.50	\$21.85	\$25.05	\$28.24	\$31.60	\$35.93	\$26.10	\$34.68	\$42.17	\$48.66	\$55.07	\$61.62	\$69.96	70	
71	\$15.88	\$20.32	\$23.99	\$27.47	\$30.97	\$34.64	\$39.36	\$28.24	\$37.55	\$45.73	\$52.60	\$59.37	\$66.30	\$75.17	71	
72	\$17.29	\$22.12	\$26.16	\$29.92	\$33.68	\$37.66	\$42.78	\$30.36	\$40.46	\$49.28	\$56.54	\$63.65	\$70.99	\$80.38	72	
73	\$19.80	\$25.48	\$30.23	\$34.45	\$38.71	\$43.18	\$48.97	\$33.98	\$45.52	\$55.65	\$63.56	\$71.36	\$79.37	\$89.66	73	
74	\$22.31	\$28.83	\$34.31	\$39.00	\$43.70	\$48.71	\$55.13	\$37.60	\$50.59	\$62.00	\$70.61	\$79.06	\$87.74	\$98.97	74	
75	\$24.82	\$32.19	\$38.38	\$43.55	\$48.73	\$54.21	\$61.33	\$41.23	\$55.65	\$68.37	\$77.64	\$86.75	\$96.11	\$108.25	75	
76	\$27.35	\$35.54	\$42.44	\$48.08	\$53.74	\$59.73	\$67.50	\$44.85	\$60.71	\$74.73	\$84.69	\$94.45	\$104.46	\$117.54	76	
77	\$29.83	\$38.87	\$46.53	\$52.64	\$58.76	\$65.25	\$73.69	\$48.47	\$65.79	\$81.09	\$91.72	\$102.14	\$112.86	\$126.83	77	
78	\$32.18	\$41.99	\$50.34	\$56.90	\$63.48	\$70.43	\$79.45	\$51.47	\$70.06	\$86.55	\$97.81	\$108.85	\$120.12	\$134.78	78	
79	\$34.47	\$45.08	\$54.12	\$61.18	\$68.20	\$75.61	\$85.21	\$54.48	\$74.36	\$92.00	\$103.92	\$115.51	\$127.39	\$142.70	79	
80	\$36.80	\$48.16	\$57.93	\$65.43	\$72.91	\$80.81	\$90.98	\$57.51	\$78.64	\$97.47	\$109.99	\$122.19	\$134.64	\$150.62	80	
81	\$39.13	\$51.27	\$61.72	\$69.71	\$77.63	\$86.00	\$96.72	\$60.52	\$82.92	\$102.92	\$116.08	\$128.88	\$141.92	\$158.55	81	
82	\$41.43	\$54.35	\$65.53	\$73.96	\$82.36	\$91.19	\$102.51	\$63.54	\$87.21	\$108.38	\$122.19	\$135.56	\$149.16	\$166.50	82	
83	\$44.50	\$58.45	\$70.57	\$79.66	\$88.68	\$98.16	\$110.25	\$67.72	\$93.08	\$115.87	\$130.58	\$144.80	\$159.25	\$177.55	83	
84	\$47.53	\$62.57	\$75.61	\$85.37	\$95.02	\$105.13	\$118.00	\$71.86	\$98.98	\$123.34	\$138.99	\$154.06	\$169.35	\$188.63	84	
85	\$50.59	\$66.67	\$80.70	\$91.08	\$101.34	\$112.11	\$125.73	\$76.02	\$104.86	\$130.83	\$147.36	\$163.31	\$179.42	\$199.67	85	
86	\$53.61	\$70.77	\$85.75	\$96.79	\$107.68	\$119.06	\$133.49	\$80.19	\$110.74	\$138.35	\$155.76	\$172.55	\$189.50	\$210.76	86	
87	\$56.65	\$74.87	\$90.77	\$102.49	\$114.00	\$126.05	\$141.23	\$84.36	\$116.63	\$145.83	\$164.15	\$181.79	\$199.61	\$221.82	87	
88	\$59.54	\$78.64	\$95.39	\$107.70	\$119.87	\$132.54	\$148.54	\$88.10	\$121.76	\$152.26	\$171.45	\$189.95	\$208.56	\$231.83	88	
89	\$62.41	\$82.39	\$100.02	\$112.96	\$125.72	\$139.05	\$155.85	\$91.85	\$126.91	\$158.75	\$178.73	\$198.08	\$217.51	\$241.82	89	
90	\$65.29	\$86.15	\$104.63	\$118.18	\$131.59	\$145.55	\$163.14	\$95.59	\$132.04	\$165.20	\$185.99	\$206.20	\$226.48	\$251.80	90	
91	\$68.16	\$89.94	\$109.24	\$123.40	\$137.45	\$152.06	\$170.45	\$99.32	\$137.19	\$171.67	\$193.27	\$214.32	\$235.43	\$261.82	91	
92	\$71.04	\$93.70	\$113.85	\$128.65	\$143.31	\$158.55	\$1771									

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 50% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$3.58	\$4.40	\$5.08	\$5.65	\$6.24	\$6.86	\$7.70	\$8.15	\$10.32	\$12.22	\$14.11	\$15.98	\$17.92	\$20.35	25	
26	\$3.60	\$4.43	\$5.10	\$5.68	\$6.27	\$6.91	\$7.74	\$8.25	\$10.45	\$12.38	\$14.29	\$16.20	\$18.17	\$20.64	26	
27	\$3.62	\$4.44	\$5.16	\$5.71	\$6.31	\$6.99	\$7.83	\$8.36	\$10.59	\$12.54	\$14.48	\$16.40	\$18.41	\$20.91	27	
28	\$3.63	\$4.47	\$5.18	\$5.78	\$6.37	\$7.02	\$7.88	\$8.47	\$10.71	\$12.69	\$14.64	\$16.62	\$18.66	\$21.18	28	
29	\$3.65	\$4.49	\$5.21	\$5.81	\$6.41	\$7.08	\$7.94	\$8.55	\$10.85	\$12.84	\$14.85	\$16.82	\$18.90	\$21.48	29	
30	\$3.67	\$4.51	\$5.25	\$5.84	\$6.46	\$7.14	\$8.00	\$8.66	\$10.99	\$12.98	\$15.02	\$17.03	\$19.12	\$21.76	30	
31	\$3.70	\$4.57	\$5.30	\$5.91	\$6.51	\$7.17	\$8.06	\$8.76	\$11.11	\$13.16	\$15.20	\$17.26	\$19.37	\$22.02	31	
32	\$3.71	\$4.60	\$5.34	\$5.93	\$6.55	\$7.25	\$8.14	\$8.88	\$11.23	\$13.30	\$15.38	\$17.46	\$19.61	\$22.31	32	
33	\$3.74	\$4.62	\$5.37	\$5.96	\$6.61	\$7.29	\$8.21	\$8.97	\$11.36	\$13.44	\$15.58	\$17.68	\$19.84	\$22.58	33	
34	\$3.75	\$4.64	\$5.41	\$6.02	\$6.66	\$7.34	\$8.25	\$9.06	\$11.48	\$13.62	\$15.74	\$17.88	\$20.09	\$22.85	34	
35	\$3.76	\$4.69	\$5.45	\$6.07	\$6.72	\$7.41	\$8.32	\$9.17	\$11.63	\$13.77	\$15.94	\$18.10	\$20.32	\$23.13	35	
36	\$3.82	\$4.73	\$5.52	\$6.14	\$6.80	\$7.50	\$8.44	\$9.30	\$11.78	\$13.96	\$16.17	\$18.36	\$20.64	\$23.47	36	
37	\$3.84	\$4.79	\$5.57	\$6.24	\$6.89	\$7.61	\$8.57	\$9.42	\$11.95	\$14.17	\$16.38	\$18.62	\$20.94	\$23.84	37	
38	\$3.89	\$4.85	\$5.65	\$6.30	\$7.00	\$7.72	\$8.68	\$9.56	\$12.12	\$14.36	\$16.64	\$18.90	\$21.25	\$24.19	38	
39	\$3.94	\$4.88	\$5.71	\$6.38	\$7.08	\$7.83	\$8.81	\$9.69	\$12.30	\$14.56	\$16.86	\$19.16	\$21.55	\$24.54	39	
40	\$3.97	\$4.95	\$5.79	\$6.46	\$7.16	\$7.93	\$8.93	\$9.82	\$12.46	\$14.76	\$17.08	\$19.43	\$21.86	\$24.89	40	
41	\$4.02	\$5.01	\$5.84	\$6.53	\$7.26	\$8.02	\$9.05	\$9.93	\$12.62	\$14.95	\$17.33	\$19.69	\$22.17	\$25.27	41	
42	\$4.04	\$5.06	\$5.93	\$6.63	\$7.34	\$8.14	\$9.17	\$10.07	\$12.78	\$15.16	\$17.57	\$19.95	\$22.47	\$25.60	42	
43	\$4.08	\$5.10	\$6.00	\$6.72	\$7.45	\$8.24	\$9.28	\$10.21	\$12.95	\$15.35	\$17.78	\$20.23	\$22.76	\$25.96	43	
44	\$4.11	\$5.17	\$6.07	\$6.80	\$7.55	\$8.35	\$9.39	\$10.32	\$13.11	\$15.55	\$18.03	\$20.49	\$23.08	\$26.30	44	
45	\$4.16	\$5.23	\$6.14	\$6.88	\$7.62	\$8.45	\$9.53	\$10.45	\$13.29	\$15.74	\$18.26	\$20.77	\$23.38	\$26.65	45	
46	\$4.22	\$5.34	\$6.27	\$7.03	\$7.81	\$8.66	\$9.75	\$10.64	\$13.52	\$16.02	\$18.58	\$21.14	\$23.80	\$27.14	46	
47	\$4.31	\$5.45	\$6.40	\$7.17	\$7.99	\$8.84	\$9.99	\$10.81	\$13.74	\$16.28	\$18.90	\$21.51	\$24.21	\$27.61	47	
48	\$4.37	\$5.54	\$6.53	\$7.34	\$8.17	\$9.06	\$10.21	\$11.00	\$13.96	\$16.56	\$19.22	\$21.88	\$24.63	\$28.11	48	
49	\$4.46	\$5.65	\$6.67	\$7.49	\$8.35	\$9.24	\$10.44	\$11.18	\$14.18	\$16.82	\$19.53	\$22.24	\$25.05	\$28.58	49	
50	\$4.51	\$5.76	\$6.81	\$7.66	\$8.51	\$9.46	\$10.68	\$11.34	\$14.40	\$17.08	\$19.84	\$22.61	\$25.45	\$29.05	50	
51	\$4.61	\$5.85	\$6.94	\$7.81	\$8.69	\$9.67	\$10.91	\$11.51	\$14.64	\$17.38	\$20.17	\$22.98	\$25.88	\$29.52	51	
52	\$4.69	\$5.96	\$7.10	\$7.98	\$8.90	\$9.87	\$11.14	\$11.70	\$14.87	\$17.63	\$20.48	\$23.34	\$26.29	\$30.01	52	
53	\$4.75	\$6.08	\$7.23	\$8.13	\$9.06	\$10.07	\$11.36	\$11.88	\$15.08	\$17.90	\$20.81	\$23.71	\$26.71	\$30.49	53	
54	\$4.83	\$6.19	\$7.35	\$8.29	\$9.23	\$10.29	\$11.62	\$12.06	\$15.32	\$18.17	\$21.13	\$24.08	\$27.13	\$30.98	54	
55	\$4.91	\$6.28	\$7.49	\$8.45	\$9.42	\$10.47	\$11.86	\$12.22	\$15.53	\$18.44	\$21.43	\$24.43	\$27.54	\$31.45	55	
56	\$5.39	\$6.82	\$8.07	\$9.11	\$10.18	\$11.35	\$12.84	\$12.80	\$16.32	\$19.39	\$22.59	\$25.77	\$29.07	\$33.22	56	
57	\$5.84	\$7.35	\$8.66	\$9.80	\$10.99	\$12.23	\$13.86	\$13.39	\$17.08	\$20.34	\$23.73	\$27.12	\$30.64	\$35.01	57	
58	\$6.34	\$7.89	\$9.23	\$10.48	\$11.76	\$13.13	\$14.87	\$13.95	\$17.86	\$21.29	\$24.87	\$28.45	\$32.18	\$36.80	58	
59	\$6.80	\$8.44	\$9.83	\$11.15	\$12.54	\$14.00	\$15.88	\$14.53	\$18.63	\$22.24	\$26.02	\$29.79	\$33.70	\$38.58	59	
60	\$7.27	\$8.97	\$10.42	\$11.86	\$13.30	\$14.88	\$16.90	\$15.10	\$19.39	\$23.20	\$27.17	\$31.12	\$35.23	\$40.36	60	
61	\$7.74	\$9.53	\$11.00	\$12.51	\$14.08	\$15.75	\$17.90	\$15.68	\$20.17	\$24.12	\$28.30	\$32.46	\$36.77	\$42.14	61	
62	\$8.23	\$10.05	\$11.58	\$13.21	\$14.87	\$16.67	\$18.92	\$16.25	\$20.96	\$25.08	\$29.44	\$33.80	\$38.31	\$43.91	62	
63	\$9.09	\$11.12	\$12.82	\$14.62	\$16.43	\$18.43	\$20.97	\$17.61	\$22.65	\$27.10	\$31.70	\$36.31	\$41.06	\$47.04	63	
64	\$9.96	\$12.18	\$14.05	\$16.02	\$18.04	\$20.22	\$22.99	\$18.98	\$24.37	\$29.08	\$33.96	\$38.82	\$43.84	\$50.14	64	
65	\$10.80	\$13.26	\$15.28	\$17.44	\$19.64	\$22.01	\$25.04	\$20.34	\$26.08	\$31.11	\$36.20	\$41.31	\$46.61	\$53.24	65	
66	\$11.66	\$14.30	\$16.50	\$18.85	\$21.24	\$23.80	\$27.06	\$21.70	\$27.79	\$33.12	\$38.47	\$43.82	\$49.39	\$56.35	66	
67	\$12.54	\$15.36	\$17.74	\$20.25	\$22.83	\$25.58	\$29.08	\$23.07	\$29.49	\$35.11	\$40.72	\$46.33	\$52.14	\$59.46	67	
68	\$14.25	\$17.49	\$20.23	\$23.03	\$25.92	\$29.02	\$32.96	\$25.56	\$32.77	\$39.06	\$45.05	\$51.06	\$57.28	\$65.14	68	
69	\$15.95	\$19.62	\$22.70	\$25.82	\$29.02	\$32.46	\$36.83	\$28.05	\$36.03	\$43.03	\$49.40	\$55.77	\$62.43	\$70.85	69	
70	\$17.63	\$21.75	\$25.19	\$28.60	\$32.13	\$35.89	\$40.72	\$30.56	\$39.29	\$46.97	\$53.74	\$60.50	\$67.56	\$76.54	70	
71	\$19.34	\$23.86	\$27.68	\$31.42	\$35.21	\$39.33	\$44.59	\$33.04	\$42.55	\$50.93	\$58.08	\$65.24	\$72.69	\$82.23	71	
72	\$21.03	\$25.98	\$30.17	\$34.21	\$38.31	\$42.78	\$48.48	\$35.56	\$45.83	\$54.88	\$62.41	\$69.96	\$77.83	\$87.91	72	
73	\$24.10	\$29.92	\$34.86	\$39.37	\$44.03	\$49.04	\$55.48	\$39.79	\$51.56	\$61.97	\$70.18	\$78.40	\$87.02	\$98.05	73	
74	\$27.17	\$33.86	\$39.56	\$44.56	\$49.73	\$55.30	\$62.47	\$44.03	\$57.30	\$69.07	\$77.95	\$86.86	\$96.20	\$108.25	74	
75	\$30.22	\$37.80	\$44.26	\$49.75	\$55.42	\$61.58	\$69.50	\$48.26	\$63.03	\$76.13	\$85.71	\$95.34	\$105.38	\$118.40	75	
76	\$33.28	\$41.72	\$48.97	\$54.95	\$61.12	\$67.83	\$76.51	\$52.50	\$68.77	\$83.24	\$93.49	\$103.79	\$114.57	\$128.57	76	
77	\$36.33	\$45.66	\$53.64	\$60.14	\$66.84	\$74.09	\$83.51	\$56.74	\$74.50	\$90.31	\$101.27	\$112.24	\$123.76	\$138.73	77	
78	\$39.16	\$49.29	\$58.04	\$65.00	\$72.22	\$79.99	\$90.02	\$60.27	\$79.37	\$96.40	\$107.97	\$119.58	\$131.71	\$147.42	78	
79	\$41.99	\$52.92	\$62.41	\$69.88	\$77.57	\$85.89	\$96.56	\$63.79	\$84.22	\$102.49	\$114.71	\$126.92	\$139.68	\$156.09	79	
80	\$44.80	\$56.57	\$66.78	\$74.77	\$82.93	\$91.76	\$103.09	\$67.34	\$89.08	\$108.56	\$121.44	\$134.27	\$147.63	\$164.77	80	
81	\$47.64	\$60.23	\$71.18	\$79.64	\$88.32	\$97.67	\$109.64	\$70.87	\$93.94	\$114.61	\$128.15	\$141.61	\$155.61	\$173.44	81	
82	\$50.46	\$63.87	\$75.55	\$84.50	\$93.68	\$103.55	\$116.16	\$74.39	\$98.76	\$120.70	\$134.88	\$148.96	\$163.56	\$182.11	82	
83	\$54.16	\$68.67	\$81.39	\$91.03	\$100.88	\$111.45	\$124.96	\$79.27	\$105.46	\$129.03	\$144.14	\$159.12	\$174.61	\$194.22	83	
84	\$57.85	\$73.47	\$87.21	\$97.55	\$108.09	\$119.39	\$133.72	\$84.14	\$112.11	\$137.37	\$153.42	\$169.28	\$185.68	\$206.31	84	
85	\$61.58	\$78.30	\$93.04	\$104.06	\$115.28	\$127.30	\$142.51	\$89.02	\$118.78	\$145.72	\$162.67	\$179.45	\$196.75	\$218.41	85	
86	\$65.29	\$83.12	\$98.88	\$110.58	\$122.47	\$135.23	\$151.26	\$93.87	\$125.43	\$154.07	\$171.94	\$189.62	\$207.78	\$230.52	86	
87	\$68.98	\$87.92	\$104.70	\$117.10	\$129.69	\$143.13	\$160.06	\$98.76	\$132.12	\$162.40	\$181.21	\$199.77	\$218.86	\$242.63	87	
88	\$72.49	\$92.35	\$110.01	\$123.07	\$136.36	\$150.51	\$168.32	\$103.16	\$137.92	\$169.61	\$189.24	\$208.71	\$228.68	\$253.54	88	
89	\$75.99	\$96.79	\$115.34	\$129.05	\$143.01	\$157.91	\$176.62	\$107.54	\$143.74	\$176.80	\$197.27	\$217.64	\$238.50	\$264.48	89	
90	\$79.50	\$101.19	\$120.66	\$135.03	\$149.69	\$165.31	\$184.88	\$111.90	\$149.57	\$184.01	\$205.33	\$226.58	\$248.34	\$275.44	90	
91	\$83.00	\$105.62	\$125.97	\$141.00	\$156.35	\$172.67	\$193.16	\$116.29	\$155.38	\$191.19	\$213.35	\$235.50	\$258.16	\$286.37	91	
92																

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Comprehensive - 90 Day EP - 80% Home Care															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$4.11	\$5.01	\$5.73	\$6.36	\$7.00	\$7.70	\$8.61	\$8.95	\$11.23	\$13.21	\$15.16	\$17.14	\$19.21	\$21.77	25	
26	\$4.15	\$5.04	\$5.79	\$6.39	\$7.04	\$7.74	\$8.68	\$9.08	\$11.36	\$13.38	\$15.36	\$17.38	\$19.47	\$22.06	26	
27	\$4.16	\$5.06	\$5.82	\$6.45	\$7.10	\$7.83	\$8.75	\$9.19	\$11.51	\$13.53	\$15.55	\$17.59	\$19.71	\$22.36	27	
28	\$4.19	\$5.10	\$5.85	\$6.50	\$7.15	\$7.88	\$8.82	\$9.30	\$11.65	\$13.68	\$15.74	\$17.82	\$19.98	\$22.65	28	
29	\$4.20	\$5.15	\$5.91	\$6.53	\$7.21	\$7.94	\$8.91	\$9.39	\$11.80	\$13.86	\$15.95	\$18.04	\$20.23	\$22.97	29	
30	\$4.22	\$5.17	\$5.94	\$6.58	\$7.26	\$8.00	\$8.97	\$9.53	\$11.94	\$14.04	\$16.13	\$18.27	\$20.48	\$23.25	30	
31	\$4.25	\$5.19	\$6.00	\$6.63	\$7.30	\$8.06	\$9.04	\$9.64	\$12.07	\$14.19	\$16.34	\$18.49	\$20.72	\$23.55	31	
32	\$4.28	\$5.23	\$6.05	\$6.69	\$7.35	\$8.13	\$9.10	\$9.75	\$12.21	\$14.36	\$16.52	\$18.72	\$21.00	\$23.85	32	
33	\$4.30	\$5.25	\$6.07	\$6.74	\$7.43	\$8.18	\$9.19	\$9.85	\$12.35	\$14.53	\$16.73	\$18.94	\$21.26	\$24.15	33	
34	\$4.32	\$5.31	\$6.12	\$6.79	\$7.48	\$8.24	\$9.24	\$9.97	\$12.50	\$14.71	\$16.93	\$19.18	\$21.52	\$24.45	34	
35	\$4.35	\$5.34	\$6.15	\$6.82	\$7.54	\$8.31	\$9.32	\$10.07	\$12.63	\$14.87	\$17.11	\$19.39	\$21.77	\$24.75	35	
36	\$4.37	\$5.40	\$6.24	\$6.91	\$7.62	\$8.43	\$9.44	\$10.24	\$12.82	\$15.07	\$17.38	\$19.68	\$22.09	\$25.14	36	
37	\$4.43	\$5.46	\$6.31	\$7.01	\$7.73	\$8.54	\$9.58	\$10.37	\$12.98	\$15.29	\$17.62	\$19.95	\$22.43	\$25.50	37	
38	\$4.47	\$5.52	\$6.39	\$7.10	\$7.84	\$8.66	\$9.71	\$10.52	\$13.19	\$15.51	\$17.86	\$20.27	\$22.75	\$25.88	38	
39	\$4.50	\$5.59	\$6.46	\$7.17	\$7.94	\$8.78	\$9.85	\$10.64	\$13.38	\$15.72	\$18.13	\$20.55	\$23.08	\$26.25	39	
40	\$4.57	\$5.65	\$6.53	\$7.28	\$8.03	\$8.91	\$9.99	\$10.78	\$13.54	\$15.94	\$18.37	\$20.83	\$23.40	\$26.64	40	
41	\$4.61	\$5.70	\$6.63	\$7.39	\$8.15	\$8.99	\$10.12	\$10.92	\$13.71	\$16.13	\$18.62	\$21.13	\$23.73	\$26.99	41	
42	\$4.64	\$5.78	\$6.72	\$7.47	\$8.25	\$9.11	\$10.26	\$11.08	\$13.90	\$16.36	\$18.88	\$21.41	\$24.07	\$27.38	42	
43	\$4.71	\$5.82	\$6.79	\$7.57	\$8.36	\$9.23	\$10.40	\$11.22	\$14.08	\$16.57	\$19.11	\$21.69	\$24.40	\$27.75	43	
44	\$4.74	\$5.91	\$6.88	\$7.63	\$8.47	\$9.35	\$10.53	\$11.35	\$14.26	\$16.79	\$19.37	\$21.99	\$24.72	\$28.15	44	
45	\$4.79	\$5.95	\$6.94	\$7.73	\$8.57	\$9.47	\$10.66	\$11.50	\$14.44	\$17.01	\$19.62	\$22.29	\$25.04	\$28.52	45	
46	\$4.87	\$6.08	\$7.10	\$7.90	\$8.76	\$9.70	\$10.92	\$11.70	\$14.71	\$17.29	\$19.95	\$22.65	\$25.48	\$29.03	46	
47	\$4.96	\$6.20	\$7.26	\$8.09	\$8.97	\$9.92	\$11.18	\$11.89	\$14.92	\$17.58	\$20.31	\$23.07	\$25.92	\$29.54	47	
48	\$5.05	\$6.31	\$7.41	\$8.27	\$9.17	\$10.15	\$11.45	\$12.08	\$15.19	\$17.86	\$20.66	\$23.44	\$26.37	\$30.05	48	
49	\$5.12	\$6.44	\$7.57	\$8.45	\$9.36	\$10.40	\$11.70	\$12.27	\$15.43	\$18.16	\$21.00	\$23.84	\$26.82	\$30.57	49	
50	\$5.21	\$6.57	\$7.71	\$8.62	\$9.57	\$10.60	\$11.96	\$12.47	\$15.68	\$18.44	\$21.33	\$24.23	\$27.26	\$31.09	50	
51	\$5.31	\$6.69	\$7.87	\$8.79	\$9.78	\$10.84	\$12.21	\$12.67	\$15.93	\$18.74	\$21.68	\$24.63	\$27.71	\$31.58	51	
52	\$5.40	\$6.81	\$8.01	\$8.97	\$9.97	\$11.08	\$12.47	\$12.85	\$16.17	\$19.04	\$22.02	\$25.04	\$28.16	\$32.11	52	
53	\$5.47	\$6.93	\$8.17	\$9.15	\$10.16	\$11.29	\$12.74	\$13.06	\$16.40	\$19.33	\$22.36	\$25.42	\$28.60	\$32.62	53	
54	\$5.56	\$7.04	\$8.34	\$9.33	\$10.38	\$11.51	\$12.98	\$13.26	\$16.67	\$19.62	\$22.70	\$25.81	\$29.05	\$33.13	54	
55	\$5.65	\$7.16	\$8.48	\$9.52	\$10.57	\$11.75	\$13.27	\$13.43	\$16.90	\$19.91	\$23.06	\$26.21	\$29.50	\$33.64	55	
56	\$6.19	\$7.77	\$9.12	\$10.27	\$11.45	\$12.74	\$14.39	\$14.06	\$17.74	\$20.94	\$24.27	\$27.63	\$31.13	\$35.56	56	
57	\$6.74	\$8.39	\$9.80	\$11.04	\$12.33	\$13.71	\$15.52	\$14.72	\$18.58	\$21.95	\$25.50	\$29.06	\$32.79	\$37.46	57	
58	\$7.28	\$9.03	\$10.45	\$11.80	\$13.21	\$14.73	\$16.67	\$15.33	\$19.40	\$22.99	\$26.72	\$30.50	\$34.43	\$39.36	58	
59	\$7.83	\$9.64	\$11.12	\$12.57	\$14.06	\$15.70	\$17.78	\$15.97	\$20.27	\$23.99	\$27.97	\$31.93	\$36.07	\$41.27	59	
60	\$8.37	\$10.25	\$11.78	\$13.34	\$14.93	\$16.69	\$18.92	\$16.60	\$21.10	\$25.04	\$29.18	\$33.36	\$37.74	\$43.18	60	
61	\$8.92	\$10.85	\$12.45	\$14.10	\$15.82	\$17.69	\$20.06	\$17.22	\$21.92	\$26.05	\$30.42	\$34.80	\$39.37	\$45.09	61	
62	\$9.46	\$11.46	\$13.11	\$14.87	\$16.69	\$18.67	\$21.20	\$17.86	\$22.77	\$27.09	\$31.65	\$36.26	\$41.02	\$46.98	62	
63	\$10.45	\$12.68	\$14.50	\$16.43	\$18.47	\$20.67	\$23.46	\$19.36	\$24.63	\$29.25	\$34.08	\$38.92	\$44.00	\$50.33	63	
64	\$11.45	\$13.89	\$15.90	\$18.04	\$20.27	\$22.66	\$25.75	\$20.86	\$26.50	\$31.42	\$36.51	\$41.60	\$46.95	\$53.63	64	
65	\$12.45	\$15.08	\$17.29	\$19.62	\$22.04	\$24.67	\$28.03	\$22.36	\$28.34	\$33.58	\$38.91	\$44.30	\$49.92	\$56.96	65	
66	\$13.43	\$16.32	\$18.68	\$21.21	\$23.84	\$26.69	\$30.29	\$23.85	\$30.21	\$35.74	\$41.35	\$46.98	\$52.87	\$60.28	66	
67	\$14.43	\$17.52	\$20.09	\$22.78	\$25.62	\$28.69	\$32.58	\$25.36	\$32.07	\$37.90	\$43.77	\$49.68	\$55.83	\$63.61	67	
68	\$16.38	\$19.94	\$22.89	\$25.94	\$29.08	\$32.53	\$36.92	\$28.11	\$35.61	\$42.17	\$48.43	\$54.73	\$61.34	\$69.70	68	
69	\$18.34	\$22.36	\$25.72	\$29.07	\$32.58	\$36.40	\$41.27	\$30.84	\$39.17	\$46.44	\$53.09	\$59.80	\$66.84	\$75.79	69	
70	\$20.31	\$24.78	\$28.52	\$32.21	\$36.06	\$40.25	\$45.61	\$33.58	\$42.71	\$50.69	\$57.74	\$64.88	\$72.35	\$81.87	70	
71	\$22.25	\$27.21	\$31.32	\$35.34	\$39.53	\$44.11	\$49.95	\$36.32	\$46.27	\$54.97	\$62.41	\$69.95	\$77.85	\$87.95	71	
72	\$24.22	\$29.63	\$34.13	\$38.49	\$43.03	\$47.95	\$54.29	\$39.06	\$49.82	\$59.24	\$67.06	\$75.02	\$83.33	\$94.03	72	
73	\$27.73	\$34.11	\$39.45	\$44.33	\$49.43	\$54.98	\$62.14	\$43.73	\$56.05	\$66.89	\$75.42	\$84.06	\$93.16	\$104.91	73	
74	\$31.25	\$38.60	\$44.75	\$50.19	\$55.83	\$62.00	\$69.97	\$48.38	\$62.29	\$74.53	\$83.77	\$93.14	\$102.99	\$115.79	74	
75	\$34.79	\$43.08	\$50.07	\$56.03	\$62.24	\$69.04	\$77.83	\$53.03	\$68.52	\$82.19	\$92.11	\$102.21	\$112.82	\$126.65	75	
76	\$38.30	\$47.58	\$55.40	\$61.86	\$68.64	\$76.07	\$85.68	\$57.70	\$74.76	\$89.85	\$100.50	\$111.28	\$122.66	\$137.53	76	
77	\$41.82	\$52.07	\$60.71	\$67.73	\$75.04	\$83.09	\$93.52	\$62.35	\$80.99	\$97.49	\$108.85	\$120.35	\$132.48	\$148.41	77	
78	\$45.08	\$56.21	\$65.67	\$73.21	\$81.07	\$89.67	\$100.83	\$66.23	\$86.27	\$104.04	\$116.05	\$128.23	\$141.03	\$157.69	78	
79	\$48.32	\$60.37	\$70.61	\$78.69	\$87.11	\$96.29	\$108.15	\$70.14	\$91.56	\$110.62	\$123.28	\$136.09	\$149.56	\$166.97	79	
80	\$51.57	\$64.50	\$75.57	\$84.19	\$93.13	\$102.89	\$115.47	\$74.00	\$96.83	\$117.17	\$130.53	\$143.97	\$158.09	\$176.25	80	
81	\$54.82	\$68.65	\$80.54	\$89.67	\$99.17	\$109.51	\$122.79	\$77.89	\$102.10	\$123.74	\$137.74	\$151.83	\$166.61	\$185.53	81	
82	\$58.08	\$72.81	\$85.49	\$95.17	\$105.19	\$116.11	\$130.10	\$81.76	\$107.40	\$130.28	\$144.96	\$159.71	\$175.13	\$194.82	82	
83	\$62.33	\$78.29	\$92.08	\$102.51	\$113.27	\$124.99	\$139.92	\$87.12	\$114.65	\$139.29	\$154.92	\$170.60	\$186.98	\$207.76	83	
84	\$66.62	\$83.78	\$98.68	\$109.84	\$121.35	\$133.87	\$149.77	\$92.48	\$121.88	\$148.29	\$164.89	\$181.50	\$198.83	\$220.69	84	
85	\$70.87	\$89.27	\$105.28	\$117.19	\$129.45	\$142.74	\$159.59	\$97.83	\$129.14	\$157.31	\$174.86	\$192.40	\$210.66	\$233.63	85	
86	\$75.14	\$94.77	\$111.88	\$124.51	\$137.53	\$151.62	\$169.41	\$103.20	\$136.39	\$166.29	\$184.81	\$203.30	\$222.51	\$246.58	86	
87	\$79.40	\$100.27	\$118.46	\$131.86	\$145.63	\$160.48	\$179.25	\$108.55	\$143.63	\$175.30	\$194.77	\$214.19	\$234.33	\$259.52	87	
88	\$83.45	\$105.30	\$124.49	\$138.58	\$153.11	\$168.77	\$188.53	\$113.36	\$149.95	\$183.07	\$203.40	\$223.76	\$244.87	\$271.25	88	
89	\$87.46	\$110.35	\$130.52	\$145.33	\$160.59	\$177.06	\$197.80	\$118.18	\$156.29	\$190.83	\$212.04	\$233.35	\$255.39	\$282.92	89	
90	\$91.50	\$115.40	\$136.51	\$152.05	\$168.07	\$185.34	\$207.05	\$123.00	\$162.61	\$198.58	\$220.69	\$242.94	\$265.90	\$294.64	90	
91	\$95.51	\$120.42	\$142.55	\$158.77	\$175.57	\$193.62	\$216.32	\$127.81	\$168.93	\$206.35						

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)														Issue Age
	Comprehensive - 90 Day EP - 100% Home Care														
	Future Purchase Option							Auto 5% Compound Inflation							
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime		
25	\$4.43	\$5.41	\$6.20	\$6.85	\$7.54	\$8.29	\$9.26	\$9.33	\$11.65	\$13.65	\$15.64	\$17.69	\$19.80	\$22.45	25
26	\$4.46	\$5.46	\$6.25	\$6.90	\$7.59	\$8.35	\$9.34	\$9.44	\$11.80	\$13.83	\$15.85	\$17.90	\$20.08	\$22.75	26
27	\$4.47	\$5.49	\$6.28	\$6.94	\$7.63	\$8.39	\$9.42	\$9.57	\$11.94	\$13.99	\$16.07	\$18.15	\$20.32	\$23.06	27
28	\$4.49	\$5.52	\$6.34	\$7.01	\$7.71	\$8.48	\$9.48	\$9.67	\$12.08	\$14.17	\$16.25	\$18.37	\$20.58	\$23.36	28
29	\$4.50	\$5.56	\$6.38	\$7.04	\$7.76	\$8.54	\$9.57	\$9.79	\$12.22	\$14.32	\$16.47	\$18.60	\$20.86	\$23.67	29
30	\$4.55	\$5.59	\$6.41	\$7.12	\$7.83	\$8.61	\$9.65	\$9.91	\$12.38	\$14.51	\$16.67	\$18.85	\$21.13	\$23.97	30
31	\$4.59	\$5.64	\$6.46	\$7.15	\$7.88	\$8.67	\$9.72	\$10.02	\$12.54	\$14.67	\$16.86	\$19.07	\$21.38	\$24.27	31
32	\$4.60	\$5.67	\$6.51	\$7.18	\$7.93	\$8.75	\$9.80	\$10.13	\$12.67	\$14.86	\$17.06	\$19.32	\$21.65	\$24.59	32
33	\$4.62	\$5.69	\$6.55	\$7.26	\$7.99	\$8.81	\$9.88	\$10.26	\$12.82	\$15.03	\$17.28	\$19.53	\$21.91	\$24.89	33
34	\$4.64	\$5.73	\$6.60	\$7.29	\$8.03	\$8.88	\$9.96	\$10.38	\$12.96	\$15.20	\$17.47	\$19.77	\$22.18	\$25.19	34
35	\$4.66	\$5.78	\$6.64	\$7.35	\$8.11	\$8.94	\$10.02	\$10.48	\$13.11	\$15.38	\$17.68	\$20.00	\$22.45	\$25.50	35
36	\$4.73	\$5.82	\$6.74	\$7.46	\$8.23	\$9.06	\$10.16	\$10.64	\$13.29	\$15.59	\$17.92	\$20.30	\$22.77	\$25.89	36
37	\$4.76	\$5.91	\$6.81	\$7.57	\$8.34	\$9.20	\$10.31	\$10.78	\$13.50	\$15.81	\$18.18	\$20.58	\$23.11	\$26.27	37
38	\$4.82	\$5.96	\$6.90	\$7.66	\$8.45	\$9.32	\$10.45	\$10.93	\$13.66	\$16.04	\$18.44	\$20.89	\$23.44	\$26.66	38
39	\$4.86	\$6.05	\$7.00	\$7.74	\$8.55	\$9.44	\$10.60	\$11.09	\$13.86	\$16.25	\$18.72	\$21.18	\$23.80	\$27.06	39
40	\$4.91	\$6.12	\$7.05	\$7.85	\$8.66	\$9.57	\$10.74	\$11.23	\$14.05	\$16.48	\$18.96	\$21.49	\$24.11	\$27.45	40
41	\$4.96	\$6.17	\$7.15	\$7.94	\$8.78	\$9.69	\$10.88	\$11.37	\$14.23	\$16.70	\$19.22	\$21.78	\$24.46	\$27.84	41
42	\$5.01	\$6.25	\$7.25	\$8.03	\$8.90	\$9.82	\$11.04	\$11.52	\$14.43	\$16.92	\$19.49	\$22.07	\$24.81	\$28.20	42
43	\$5.05	\$6.30	\$7.33	\$8.14	\$8.99	\$9.93	\$11.18	\$11.66	\$14.61	\$17.14	\$19.75	\$22.37	\$25.15	\$28.60	43
44	\$5.09	\$6.38	\$7.41	\$8.24	\$9.10	\$10.07	\$11.33	\$11.81	\$14.78	\$17.37	\$19.99	\$22.66	\$25.48	\$29.01	44
45	\$5.15	\$6.44	\$7.49	\$8.35	\$9.22	\$10.18	\$11.46	\$11.96	\$14.98	\$17.58	\$20.27	\$22.98	\$25.81	\$29.39	45
46	\$5.24	\$6.57	\$7.66	\$8.51	\$9.43	\$10.44	\$11.75	\$12.18	\$15.22	\$17.88	\$20.60	\$23.38	\$26.26	\$29.92	46
47	\$5.34	\$6.72	\$7.83	\$8.71	\$9.66	\$10.68	\$12.02	\$12.38	\$15.49	\$18.17	\$20.97	\$23.79	\$26.72	\$30.44	47
48	\$5.42	\$6.85	\$7.99	\$8.92	\$9.87	\$10.92	\$12.32	\$12.57	\$15.74	\$18.47	\$21.31	\$24.19	\$27.20	\$30.98	48
49	\$5.52	\$6.99	\$8.17	\$9.10	\$10.09	\$11.18	\$12.60	\$12.78	\$15.99	\$18.79	\$21.68	\$24.60	\$27.65	\$31.49	49
50	\$5.60	\$7.10	\$8.34	\$9.30	\$10.31	\$11.41	\$12.85	\$12.97	\$16.25	\$19.09	\$22.02	\$25.01	\$28.12	\$32.04	50
51	\$5.70	\$7.23	\$8.49	\$9.47	\$10.53	\$11.66	\$13.15	\$13.19	\$16.50	\$19.38	\$22.37	\$25.41	\$28.58	\$32.55	51
52	\$5.80	\$7.35	\$8.66	\$9.67	\$10.74	\$11.90	\$13.42	\$13.39	\$16.78	\$19.68	\$22.74	\$25.81	\$29.03	\$33.08	52
53	\$5.90	\$7.49	\$8.82	\$9.87	\$10.97	\$12.17	\$13.70	\$13.57	\$17.02	\$19.98	\$23.08	\$26.22	\$29.49	\$33.62	53
54	\$5.96	\$7.62	\$8.98	\$10.05	\$11.18	\$12.41	\$13.99	\$13.79	\$17.28	\$20.30	\$23.43	\$26.63	\$29.95	\$34.13	54
55	\$6.07	\$7.76	\$9.15	\$10.26	\$11.37	\$12.63	\$14.26	\$13.99	\$17.55	\$20.58	\$23.80	\$27.02	\$30.40	\$34.67	55
56	\$6.66	\$8.43	\$9.87	\$11.08	\$12.33	\$13.70	\$15.48	\$14.64	\$18.40	\$21.65	\$25.06	\$28.48	\$32.11	\$36.64	56
57	\$7.25	\$9.08	\$10.57	\$11.90	\$13.28	\$14.76	\$16.70	\$15.31	\$19.25	\$22.70	\$26.32	\$29.99	\$33.80	\$38.60	57
58	\$7.83	\$9.75	\$11.29	\$12.72	\$14.20	\$15.84	\$17.91	\$15.97	\$20.15	\$23.78	\$27.59	\$31.46	\$35.49	\$40.55	58
59	\$8.43	\$10.41	\$12.01	\$13.54	\$15.16	\$16.90	\$19.14	\$16.64	\$21.01	\$24.82	\$28.88	\$32.93	\$37.21	\$42.50	59
60	\$8.99	\$11.08	\$12.72	\$14.38	\$16.09	\$17.99	\$20.36	\$17.29	\$21.89	\$25.89	\$30.14	\$34.43	\$38.89	\$44.50	60
61	\$9.58	\$11.74	\$13.43	\$15.20	\$17.03	\$19.03	\$21.58	\$17.92	\$22.75	\$26.95	\$31.42	\$35.90	\$40.61	\$46.45	61
62	\$10.16	\$12.41	\$14.16	\$16.04	\$17.99	\$20.10	\$22.79	\$18.59	\$23.64	\$28.02	\$32.66	\$37.38	\$42.30	\$48.42	62
63	\$11.23	\$13.70	\$15.65	\$17.73	\$19.89	\$22.24	\$25.27	\$20.16	\$25.55	\$30.24	\$35.18	\$40.16	\$45.34	\$51.85	63
64	\$12.32	\$15.02	\$17.16	\$19.46	\$21.80	\$24.41	\$27.71	\$21.73	\$27.47	\$32.47	\$37.68	\$42.92	\$48.40	\$55.28	64
65	\$13.39	\$16.34	\$18.67	\$21.15	\$23.74	\$26.54	\$30.15	\$23.27	\$29.39	\$34.72	\$40.18	\$45.69	\$51.45	\$58.69	65
66	\$14.44	\$17.63	\$20.17	\$22.88	\$25.66	\$28.71	\$32.59	\$24.83	\$31.33	\$36.97	\$42.69	\$48.47	\$54.52	\$62.12	66
67	\$15.51	\$18.95	\$21.68	\$24.59	\$27.59	\$30.87	\$35.06	\$26.40	\$33.25	\$39.19	\$45.18	\$51.23	\$57.56	\$65.55	67
68	\$17.61	\$21.57	\$24.72	\$27.97	\$31.33	\$35.01	\$39.71	\$29.25	\$36.94	\$43.60	\$50.00	\$56.46	\$63.25	\$71.82	68
69	\$19.72	\$24.19	\$27.73	\$31.34	\$35.09	\$39.17	\$44.40	\$32.11	\$40.62	\$48.03	\$54.81	\$61.70	\$68.92	\$78.09	69
70	\$21.82	\$26.81	\$30.78	\$34.72	\$38.84	\$43.32	\$49.07	\$34.97	\$44.30	\$52.44	\$59.62	\$66.90	\$74.58	\$84.36	70
71	\$23.95	\$29.43	\$33.83	\$38.10	\$42.58	\$47.47	\$53.74	\$37.82	\$47.98	\$56.86	\$64.45	\$72.14	\$80.25	\$90.63	71
72	\$26.04	\$32.05	\$36.85	\$41.49	\$46.33	\$51.59	\$58.41	\$40.67	\$51.67	\$61.25	\$69.23	\$77.35	\$85.91	\$96.92	72
73	\$29.81	\$36.91	\$42.60	\$47.80	\$53.23	\$59.17	\$66.87	\$45.52	\$58.12	\$69.17	\$77.88	\$86.71	\$96.05	\$108.12	73
74	\$33.62	\$41.73	\$48.32	\$54.09	\$60.13	\$66.74	\$75.28	\$50.37	\$64.61	\$77.08	\$86.50	\$96.07	\$106.19	\$119.32	74
75	\$37.39	\$46.60	\$54.07	\$60.39	\$67.01	\$74.31	\$83.73	\$55.21	\$71.07	\$85.02	\$95.12	\$105.41	\$116.33	\$130.53	75
76	\$41.17	\$51.45	\$59.82	\$66.70	\$73.91	\$81.83	\$92.18	\$60.06	\$77.55	\$92.92	\$103.72	\$114.75	\$126.47	\$141.72	76
77	\$44.97	\$56.31	\$65.55	\$73.00	\$80.81	\$89.40	\$100.62	\$64.90	\$84.00	\$100.83	\$112.37	\$124.12	\$136.61	\$152.93	77
78	\$48.47	\$60.79	\$70.91	\$78.91	\$87.31	\$96.53	\$108.48	\$68.96	\$89.50	\$107.60	\$119.81	\$132.25	\$145.41	\$162.50	78
79	\$51.95	\$65.29	\$76.24	\$84.82	\$93.80	\$103.62	\$116.36	\$73.00	\$94.95	\$114.39	\$127.28	\$140.36	\$154.19	\$172.07	79
80	\$55.43	\$69.76	\$81.62	\$90.75	\$100.28	\$110.73	\$124.23	\$77.03	\$100.44	\$121.17	\$134.76	\$148.48	\$162.98	\$181.62	80
81	\$58.94	\$74.25	\$86.97	\$96.67	\$106.77	\$117.83	\$132.12	\$81.08	\$105.92	\$127.96	\$142.21	\$156.60	\$171.77	\$191.19	81
82	\$62.43	\$78.74	\$92.31	\$102.60	\$113.26	\$124.97	\$139.99	\$85.13	\$111.40	\$134.74	\$149.68	\$164.73	\$180.55	\$200.75	82
83	\$67.01	\$84.67	\$99.42	\$110.50	\$121.97	\$134.51	\$150.56	\$90.71	\$118.91	\$144.06	\$159.95	\$175.96	\$192.75	\$214.08	83
84	\$71.61	\$90.61	\$106.55	\$118.40	\$130.68	\$144.07	\$161.14	\$96.28	\$126.43	\$153.34	\$170.24	\$187.21	\$204.97	\$227.43	84
85	\$76.19	\$96.55	\$113.66	\$126.32	\$139.39	\$153.59	\$171.71	\$101.86	\$133.94	\$162.66	\$180.52	\$198.44	\$217.18	\$240.77	85
86	\$80.77	\$102.49	\$120.79	\$134.22	\$148.10	\$163.15	\$182.29	\$107.43	\$141.47	\$171.96	\$190.81	\$209.69	\$229.38	\$254.10	86
87	\$85.35	\$108.43	\$127.93	\$142.14	\$156.82	\$172.70	\$192.86	\$113.03	\$148.97	\$181.30	\$201.09	\$220.92	\$241.59	\$267.44	87
88	\$89.68	\$113.87	\$134.42	\$149.39	\$164.87	\$181.62	\$202.84	\$118.01	\$155.55	\$189.33	\$210.02	\$230.79	\$252.44	\$279.50	88
89	\$94.03	\$119.34	\$140.92	\$156.66	\$172.93	\$190.54	\$212.81	\$123.05	\$162.10	\$197.35	\$218.92	\$240.68	\$263.27	\$291.56	89
90	\$98.36	\$124.80	\$147.42	\$163.90	\$180.98	\$199.47	\$222.79	\$128.05	\$168.66	\$205.38	\$227.83	\$250.56	\$274.13	\$303.62	90
91	\$102.69	\$130.24	\$153.90	\$171.16	\$189.05	\$208.37	\$232.76	\$133.07							

Certificate Form GLTCAARP-04-OP

Issue Age	Monthly Premium per \$300 Monthly Benefit Amount After 10% Phase 2 Increase (Resulting in 21% Cumulative Increase)															Issue Age
	Facility - 90 Day EP															
	Future Purchase Option							Auto 5% Compound Inflation								
2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	Lifetime			
25	\$2.82	\$3.60	\$4.22	\$4.74	\$5.25	\$5.81	\$6.51	\$6.73	\$8.81	\$10.59	\$12.33	\$14.04	\$15.75	\$17.92	25	
26	\$2.83	\$3.62	\$4.27	\$4.79	\$5.31	\$5.84	\$6.57	\$6.80	\$8.92	\$10.73	\$12.49	\$14.20	\$15.97	\$18.17	26	
27	\$2.86	\$3.63	\$4.30	\$4.82	\$5.34	\$5.91	\$6.63	\$6.89	\$9.03	\$10.86	\$12.63	\$14.39	\$16.20	\$18.41	27	
28	\$2.87	\$3.66	\$4.32	\$4.86	\$5.39	\$5.94	\$6.67	\$6.96	\$9.12	\$11.00	\$12.80	\$14.60	\$16.40	\$18.67	28	
29	\$2.88	\$3.70	\$4.35	\$4.88	\$5.42	\$6.00	\$6.74	\$7.04	\$9.23	\$11.13	\$12.96	\$14.76	\$16.62	\$18.91	29	
30	\$2.92	\$3.71	\$4.37	\$4.92	\$5.47	\$6.05	\$6.79	\$7.13	\$9.35	\$11.26	\$13.13	\$14.93	\$16.82	\$19.16	30	
31	\$2.93	\$3.74	\$4.42	\$4.96	\$5.51	\$6.08	\$6.85	\$7.21	\$9.46	\$11.40	\$13.28	\$15.15	\$17.03	\$19.39	31	
32	\$2.94	\$3.75	\$4.44	\$4.99	\$5.54	\$6.13	\$6.90	\$7.29	\$9.57	\$11.52	\$13.43	\$15.32	\$17.25	\$19.65	32	
33	\$2.95	\$3.77	\$4.47	\$5.03	\$5.59	\$6.17	\$6.94	\$7.39	\$9.69	\$11.66	\$13.59	\$15.51	\$17.45	\$19.89	33	
34	\$2.97	\$3.80	\$4.49	\$5.06	\$5.63	\$6.22	\$7.01	\$7.47	\$9.79	\$11.80	\$13.76	\$15.69	\$17.66	\$20.13	34	
35	\$2.98	\$3.83	\$4.51	\$5.09	\$5.67	\$6.27	\$7.04	\$7.55	\$9.91	\$11.94	\$13.92	\$15.87	\$17.86	\$20.39	35	
36	\$3.00	\$3.88	\$4.60	\$5.17	\$5.73	\$6.36	\$7.15	\$7.66	\$10.03	\$12.09	\$14.12	\$16.10	\$18.14	\$20.69	36	
37	\$3.03	\$3.92	\$4.64	\$5.23	\$5.82	\$6.44	\$7.26	\$7.76	\$10.18	\$12.27	\$14.31	\$16.35	\$18.40	\$21.01	37	
38	\$3.07	\$3.97	\$4.72	\$5.31	\$5.91	\$6.52	\$7.35	\$7.87	\$10.32	\$12.45	\$14.53	\$16.58	\$18.68	\$21.30	38	
39	\$3.10	\$4.02	\$4.76	\$5.37	\$5.96	\$6.61	\$7.47	\$7.98	\$10.47	\$12.62	\$14.74	\$16.82	\$18.95	\$21.63	39	
40	\$3.12	\$4.06	\$4.83	\$5.45	\$6.06	\$6.72	\$7.57	\$8.07	\$10.60	\$12.78	\$14.92	\$17.04	\$19.22	\$21.92	40	
41	\$3.15	\$4.10	\$4.88	\$5.52	\$6.13	\$6.80	\$7.66	\$8.18	\$10.75	\$12.96	\$15.15	\$17.29	\$19.49	\$22.24	41	
42	\$3.19	\$4.15	\$4.95	\$5.57	\$6.22	\$6.89	\$7.76	\$8.31	\$10.88	\$13.13	\$15.35	\$17.52	\$19.76	\$22.55	42	
43	\$3.23	\$4.19	\$5.01	\$5.65	\$6.28	\$6.99	\$7.87	\$8.39	\$11.04	\$13.30	\$15.53	\$17.75	\$20.01	\$22.88	43	
44	\$3.26	\$4.22	\$5.05	\$5.70	\$6.37	\$7.05	\$7.95	\$8.50	\$11.18	\$13.45	\$15.74	\$18.01	\$20.30	\$23.18	44	
45	\$3.28	\$4.28	\$5.10	\$5.79	\$6.44	\$7.15	\$8.06	\$8.61	\$11.33	\$13.65	\$15.96	\$18.23	\$20.56	\$23.47	45	
46	\$3.34	\$4.36	\$5.23	\$5.92	\$6.60	\$7.30	\$8.25	\$8.76	\$11.50	\$13.87	\$16.23	\$18.55	\$20.91	\$23.93	46	
47	\$3.40	\$4.46	\$5.36	\$6.06	\$6.75	\$7.49	\$8.47	\$8.92	\$11.70	\$14.11	\$16.50	\$18.88	\$21.29	\$24.33	47	
48	\$3.47	\$4.55	\$5.46	\$6.17	\$6.90	\$7.66	\$8.66	\$9.05	\$11.89	\$14.34	\$16.80	\$19.20	\$21.65	\$24.75	48	
49	\$3.52	\$4.63	\$5.57	\$6.30	\$7.04	\$7.84	\$8.84	\$9.20	\$12.08	\$14.59	\$17.06	\$19.51	\$22.02	\$25.18	49	
50	\$3.58	\$4.72	\$5.68	\$6.44	\$7.18	\$8.00	\$9.05	\$9.34	\$12.27	\$14.80	\$17.34	\$19.82	\$22.39	\$25.60	50	
51	\$3.63	\$4.80	\$5.80	\$6.57	\$7.34	\$8.18	\$9.24	\$9.48	\$12.47	\$15.04	\$17.62	\$20.16	\$22.75	\$26.02	51	
52	\$3.70	\$4.88	\$5.92	\$6.72	\$7.50	\$8.35	\$9.44	\$9.64	\$12.67	\$15.28	\$17.89	\$20.48	\$23.12	\$26.42	52	
53	\$3.75	\$4.97	\$6.02	\$6.85	\$7.66	\$8.51	\$9.65	\$9.78	\$12.85	\$15.51	\$18.17	\$20.81	\$23.47	\$26.85	53	
54	\$3.82	\$5.06	\$6.14	\$6.99	\$7.81	\$8.68	\$9.83	\$9.92	\$13.06	\$15.74	\$18.46	\$21.13	\$23.85	\$27.27	54	
55	\$3.88	\$5.16	\$6.25	\$7.12	\$7.95	\$8.88	\$10.02	\$10.07	\$13.26	\$15.97	\$18.73	\$21.43	\$24.22	\$27.70	55	
56	\$4.25	\$5.59	\$6.74	\$7.69	\$8.61	\$9.63	\$10.88	\$10.54	\$13.90	\$16.81	\$19.72	\$22.62	\$25.56	\$29.28	56	
57	\$4.62	\$6.05	\$7.23	\$8.24	\$9.26	\$10.37	\$11.76	\$11.01	\$14.56	\$17.62	\$20.71	\$23.80	\$26.93	\$30.84	57	
58	\$4.99	\$6.46	\$7.71	\$8.82	\$9.92	\$11.11	\$12.61	\$11.48	\$15.21	\$18.44	\$21.75	\$24.96	\$28.28	\$32.42	58	
59	\$5.37	\$6.91	\$8.21	\$9.38	\$10.57	\$11.86	\$13.45	\$11.96	\$15.87	\$19.25	\$22.74	\$26.15	\$29.62	\$33.98	59	
60	\$5.73	\$7.34	\$8.68	\$9.97	\$11.25	\$12.60	\$14.31	\$12.45	\$16.54	\$20.09	\$23.73	\$27.31	\$30.98	\$35.56	60	
61	\$6.12	\$7.79	\$9.17	\$10.54	\$11.90	\$13.34	\$15.19	\$12.90	\$17.18	\$20.91	\$24.73	\$28.47	\$32.33	\$37.13	61	
62	\$6.50	\$8.23	\$9.66	\$11.11	\$12.56	\$14.08	\$16.06	\$13.39	\$17.85	\$21.75	\$25.74	\$29.66	\$33.68	\$38.70	62	
63	\$7.16	\$9.10	\$10.68	\$12.30	\$13.90	\$15.60	\$17.75	\$14.50	\$19.32	\$23.46	\$27.70	\$31.86	\$36.10	\$41.43	63	
64	\$7.85	\$9.97	\$11.73	\$13.50	\$15.25	\$17.09	\$19.49	\$15.62	\$20.74	\$25.20	\$29.66	\$34.07	\$38.56	\$44.18	64	
65	\$8.54	\$10.85	\$12.74	\$14.65	\$16.58	\$18.62	\$21.21	\$16.74	\$22.22	\$26.95	\$31.65	\$36.27	\$40.99	\$46.90	65	
66	\$9.21	\$11.73	\$13.77	\$15.85	\$17.92	\$20.13	\$22.94	\$17.88	\$23.68	\$28.69	\$33.62	\$38.46	\$43.42	\$49.64	66	
67	\$9.89	\$12.60	\$14.78	\$17.03	\$19.26	\$21.65	\$24.66	\$19.00	\$25.14	\$30.42	\$35.59	\$40.66	\$45.85	\$52.38	67	
68	\$11.23	\$14.31	\$16.86	\$19.38	\$21.90	\$24.55	\$27.95	\$21.04	\$27.91	\$33.85	\$39.37	\$44.80	\$50.36	\$57.39	68	
69	\$12.60	\$16.07	\$18.94	\$21.73	\$24.52	\$27.46	\$31.23	\$23.11	\$30.70	\$37.27	\$43.16	\$48.97	\$54.86	\$62.41	69	
70	\$13.94	\$17.81	\$21.01	\$24.08	\$27.13	\$30.36	\$34.52	\$25.16	\$33.48	\$40.70	\$46.95	\$53.09	\$59.39	\$67.42	70	
71	\$15.28	\$19.55	\$23.08	\$26.41	\$29.76	\$33.28	\$37.80	\$27.21	\$36.26	\$44.12	\$50.74	\$57.23	\$63.91	\$72.42	71	
72	\$16.62	\$21.29	\$25.16	\$28.75	\$32.37	\$36.18	\$41.09	\$29.26	\$39.03	\$47.54	\$54.54	\$61.38	\$68.41	\$77.44	72	
73	\$19.03	\$24.52	\$29.06	\$33.13	\$37.19	\$41.49	\$47.03	\$32.76	\$43.91	\$53.67	\$61.33	\$68.82	\$76.51	\$86.39	73	
74	\$21.43	\$27.72	\$32.99	\$37.50	\$42.01	\$46.77	\$52.97	\$36.26	\$48.80	\$59.84	\$68.10	\$76.23	\$84.58	\$95.35	74	
75	\$23.85	\$30.97	\$36.91	\$41.87	\$46.83	\$52.10	\$58.89	\$39.72	\$53.68	\$65.97	\$74.89	\$83.66	\$92.64	\$104.29	75	
76	\$26.26	\$34.17	\$40.81	\$46.22	\$51.63	\$57.39	\$64.83	\$43.21	\$58.58	\$72.09	\$81.68	\$91.06	\$100.71	\$113.25	76	
77	\$28.69	\$37.39	\$44.74	\$50.60	\$56.46	\$62.69	\$70.79	\$46.71	\$63.47	\$78.24	\$88.47	\$98.48	\$108.78	\$122.20	77	
78	\$30.92	\$40.37	\$48.39	\$54.69	\$60.98	\$67.66	\$76.30	\$49.62	\$67.61	\$83.52	\$94.35	\$104.93	\$115.79	\$129.86	78	
79	\$33.15	\$43.35	\$52.03	\$58.81	\$65.54	\$72.67	\$81.83	\$52.54	\$71.75	\$88.78	\$100.21	\$111.36	\$122.79	\$137.48	79	
80	\$35.35	\$46.33	\$55.69	\$62.89	\$70.06	\$77.63	\$87.37	\$55.43	\$75.87	\$94.03	\$106.10	\$117.82	\$129.78	\$145.12	80	
81	\$37.60	\$49.31	\$59.33	\$67.00	\$74.61	\$82.62	\$92.92	\$58.34	\$80.01	\$99.30	\$111.97	\$124.28	\$136.77	\$152.78	81	
82	\$39.82	\$52.28	\$63.01	\$71.10	\$79.12	\$87.62	\$98.46	\$61.25	\$84.16	\$104.57	\$117.85	\$130.70	\$143.78	\$160.42	82	
83	\$42.76	\$56.24	\$67.86	\$76.59	\$85.22	\$94.29	\$105.90	\$65.26	\$89.83	\$111.78	\$125.94	\$139.62	\$153.53	\$171.07	83	
84	\$45.68	\$60.18	\$72.72	\$82.07	\$91.31	\$101.01	\$113.34	\$69.28	\$95.50	\$119.02	\$134.06	\$148.56	\$163.23	\$181.73	84	
85	\$48.61	\$64.11	\$77.58	\$87.56	\$97.38	\$107.69	\$120.78	\$73.29	\$101.18	\$126.23	\$142.14	\$157.47	\$172.95	\$192.40	85	
86	\$51.54	\$68.08	\$82.43	\$93.04	\$103.48	\$114.41	\$128.23	\$77.31	\$106.87	\$133.47	\$150.25	\$166.40	\$182.68	\$203.06	86	
87	\$54.46	\$72.01	\$87.31	\$98.51	\$109.55	\$121.10	\$135.66	\$81.31	\$112.55	\$140.69	\$158.33	\$175.32	\$192.40	\$213.72	87	
88	\$57.22	\$75.65	\$91.73	\$103.54	\$115.19	\$127.34	\$142.68	\$84.93	\$117.51	\$146.93	\$165.36	\$183.14	\$201.06	\$223.34	88	
89	\$59.99	\$79.26	\$96.18	\$108.57	\$120.82	\$133.61	\$149.69	\$88.54	\$122.45	\$153.16	\$172.38	\$190.97	\$209.66	\$232.99	89	
90	\$62.74	\$82.89	\$100.60	\$113.60	\$126.46	\$139.85	\$156.71	\$92.15	\$127.41	\$159.39	\$179.40	\$198.83	\$218.30	\$242.63	90	
91	\$65.53	\$86.52	\$105.04	\$118.62	\$132.09	\$146.11	\$163.71	\$95.74	\$132.39	\$165.62	\$186.43	\$206.66	\$226.95	\$252.26	91	
92	\$68.27	\$90.13	\$109.48	\$123.65	\$137.71	\$152.35	\$170.73	\$99.35	\$1							

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	Flex Choice 1 ET Filing Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	2019_PA_AARP_FlexChoice_RateStability_03112020.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Certificateholder Letter
Comments:	Please see the attached Certificateholder Letter
Attachment(s):	AARP Insured RA ltr_ALL variables.pdf
Item Status:	
Status Date:	

Satisfied - Item:	NAIC Transmittal form
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State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing		
Project Name/Number:	2020 AARP Rate Increase Filings/CT20-219 FC1 (RATE)		

Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP FC1 NAIC Transmittal (Forms-Rates).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Coverage Change form
Comments:	Please see the attached Coverage Change form
Attachment(s):	AARP-Generic Cov Chg Form_6-30-19_FINAL.pdf
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

April 1, 2020

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 21% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over two phases of 10% (phase one) and 10% (phase two).

We will implement the premium rate schedule increase only after we have received approval from your Department and at least one year has passed since the implementation of your prior approval. We will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy situated in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

- GCLTCAARP-04-OP approved by your Department on August 15, 2005

Please note that these forms are not currently being marketed to new group certificateholders.

Note that previously, a premium rate increase of 23.12% was authorized by your Department on 7/17/17, to be phased in over three years.

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

“Written Premium Change for this Program” and “Written Premium for this Program” reflects premium information only for certificates issued to residents of your state. The “Number of Policyholders Affected for this Program” reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

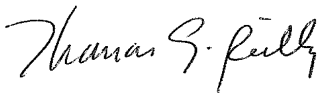
- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
 - if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
 - we will not provide coverage under more than one nonforfeiture coverage provision.

We are extending the use of the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement (LCUL), which was previously authorized by your Department on 7/7/17. The contact person for this filing is:

Gina Jisonna
 1300 Hall Boulevard
 Bloomfield, CT 06002
 Telephone: 860-656-3809
 gjisonna@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,



Thomas G. Reilly
 Assistant Vice President, Product Management & Compliance

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: bbigelow@metlife.com



William P. Bigelow, FSA, MAAA

March 11, 2020

Pennsylvania Department of Insurance

Re: Group long-term policy G.LTC 1697 (including GCLTCAARP-04-OP in Pennsylvania)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Nationwide experience• Without/with proposed rate increase of 21%• Weighted average statutory rate 4.20% LLR without rate increase – 113.5% LLR with rate increase – 108.0%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Pennsylvania experience• Without/with proposed rate increase of 21%• Weighted average statutory rate 4.20% LLR without rate increase – 118.8% LLR with rate increase – 113.2%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 5 – Historical Claim & Active Life Reserve

Rationale for the Rate Increase Request

Exhibit 1 demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,



William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

March 11, 2020

This actuarial memorandum pertains to long-term care insurance provided under group policy issued to cover eligible members of the American Association of Retired Persons ("AARP") and their spouses (including domestic partners) who meet the eligibility requirements specified in the policy.

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (situated in District of Columbia):

- GCLTCAARP-04-OP

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

There are two options available: the Comprehensive Monthly Reimbursement Plan and the Facility-only Monthly Reimbursement Plan. Both plans provide benefits for Primary Services equal to the lesser of:

- a. the actual expenses incurred for the receipt of one month's services
- b. the Monthly Benefit Amount ("MBA") times a percentage that varies based on the site of care

MBA = Daily Benefit Amount ("DBA") times the number of days in the month.

Reimbursement Percentages by Site of Care

- I. Nursing Home, Hospice, or Assisted Living Facility – 100%
- II. Home Health Care (for Comprehensive Coverage Option only) – optional 50%, 80% or 100%

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New York, NY

Actuarial Memorandum for AARP Group Policy

March 11, 2020

III. Informal Care (for Comprehensive Coverage Option only) – 50% of the selected Home Health Care coverage

Respite Service

Both plans reimburse the actual incurred expenses for Respite Services provided by a Formal or Informal Caregiver, up to the DBA corresponding to the type of service. Benefits are limited to 30 days per calendar year.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from December 1, 2005 to November 15, 2006 with a group policy situs within District of Columbia.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was situated). These policy forms are no longer being marketed to AARP members and spouses.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2018.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2018 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%

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March 11, 2020

3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11+	0.70%

In the year of rate increase implementation, it is assumed that there are no policy lapses and net reductions to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Ultimate Mortality is assumed to be 93% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 10% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

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7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, monthly EFT Premium was equal to the monthly premium less \$2 and annual premium was equal to monthly premium times 12 less \$24.

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2018 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I-A and Exhibit I-B, respectively.

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.20%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2018 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.20%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2019 through 2099 are developed by multiplying each prior period's earned premium (starting with December 31, 2018 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing was issued. The maximum valuation interest rate averages 4.20%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a 10% margin for moderately adverse experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and

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4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

15. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	23.12%	7/17/2017	3/1/2018 phased-in over 3 years

The experience and projections in Exhibit I have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10.00% and 10.00%) resulting in a cumulative compounded increase of 21.00% after the final phase for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increases shown above.

Corresponding rate tables reflecting each of the two phases for the 21.00% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

- a. Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982/1984/1989 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.
- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.5% in year fifteen and thereafter.

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- c. Mortality was based on 105% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in the exhibits (unless otherwise stated). As shown in these exhibits, the expected lifetime loss ratio, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2019 annualized premiums for all premium-paying certificates situated in Pennsylvania, before and after the current requested increases are:

Before increase:	\$2,122
After all prior authorized increases:	\$2,246
After current requested increase:	\$2,718

20. Proposed Effective Date

The rate increase will apply to certificateholders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

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March 11, 2020

21. Nationwide Distribution of Business as of September 30, 2019 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	12%
55-59	26%
60-64	30%
65-69	23%
70-74	7%
75+	1%
Total	100%

By Benefit Period:

Benefit Period	Percent
2 Year	6%
3 Year	29%
4 Year	48%
5 Year	7%
7 Year	1%
Unlimited	9%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	74%
Auto 5% Compound	26%
Total	100%

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March 11, 2020

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	55%
80%	7%
100%	22%
Total	100%

By Elimination Period:

Days	Percent
20	2%
30	53%
45	-
60	29%
90	16%
Total	100%

By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

22. Number of Certificate holders

As of September 30, 2019, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

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	Issued Before Rate		Issued On or After Rate Stability	
	Stability Regulation	Effective Date	Regulation	Effective Date
	Number of	2019	Number of	2019
	Insured	Annualized Premium	Insured	Annualized Premium
Certificates Issued in				
Pennsylvania	-	-	128	\$271,566
Nationwide	3,260	\$6,889,883	4,564	\$9,322,881

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions, plus a margin for moderately adverse experience. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and

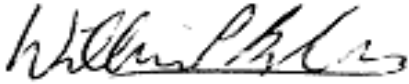
METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

March 11, 2020

- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.



William P. Bigelow, FSA, MAAA
Vice President and Actuary, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: GLTC-1697

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	2.4205
	1998	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	2.3230
	1999	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	2.2294
	2000	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	2.1396
	2001	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	2.0534
	2002	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	1.9707
	2003	-	-	N/A	-	-	-	N/A	-	N/A						4.20%	1.8913
	2004	15,224	-	0.0%	87	27,633	-	0.0%	-	N/A						4.20%	1.8152
	2005	3,072,136	33,318	1.1%	4,622	5,351,771	58,041	1.1%	-	N/A						4.20%	1.7420
	2006	11,981,616	727,300	6.1%	9,810	20,031,637	1,215,947	6.1%	-	N/A						4.20%	1.6719
	2007	16,482,858	169,408	1.0%	10,362	26,447,064	271,818	1.0%	-	N/A						4.20%	1.6045
	2008	16,826,547	1,712,877	10.2%	10,102	25,910,982	2,637,637	10.2%	-	N/A						4.20%	1.5399
	2009	16,435,961	1,174,914	7.1%	9,882	24,290,021	1,736,356	7.1%	-	N/A						4.20%	1.4779
	2010	16,136,980	3,128,563	19.4%	9,666	22,887,532	4,437,328	19.4%	-	N/A						4.20%	1.4183
	2011	15,773,830	1,852,409	11.7%	9,460	21,471,273	2,521,491	11.7%	-	N/A						4.20%	1.3612
	2012	15,645,657	3,776,592	24.1%	9,273	20,438,939	4,933,608	24.1%	-	N/A						4.20%	1.3064
	2013	15,359,441	2,734,046	17.8%	9,091	19,256,789	3,427,791	17.8%	-	N/A						4.20%	1.2537
	2014	15,229,986	4,124,495	27.1%	8,925	18,325,309	4,962,759	27.1%	-	N/A						4.20%	1.2032
	2015	14,957,661	4,761,014	31.8%	8,768	17,272,690	5,497,887	31.8%	-	N/A						4.20%	1.1548
	2016	14,654,901	8,762,298	59.8%	8,607	16,241,386	9,710,872	59.8%	-	N/A						4.20%	1.1083
	2017	14,778,947	4,784,946	32.4%	8,396	15,719,098	5,089,336	32.4%	-	N/A						4.20%	1.0636
	2018	14,399,961	9,329,976	64.8%	8,104	14,699,053	9,523,762	64.8%	-	N/A						4.20%	1.0208
Projected Future Experience	2019	15,649,015	11,565,128	73.9%	8,000	15,330,593	11,329,804	73.9%	1.1413	N/A	0.0128	N/A	0.987	0.989	4.20%	0.9797	
	2020	16,032,725	13,172,530	82.2%	7,892	15,073,817	12,384,688	82.2%	1.2173	N/A	0.0136	N/A	0.986	0.961	4.20%	0.9402	
	2021	15,518,451	14,901,734	96.0%	7,823	14,002,583	13,446,108	96.0%	1.2310	N/A	0.0087	N/A	0.991	0.957	4.20%	0.9023	
	2022	14,790,330	16,709,223	113.0%	7,760	12,808,008	14,469,714	113.0%	1.2312	N/A	0.0080	N/A	0.992	0.953	4.20%	0.8660	
	2023	14,025,512	18,598,804	132.6%	7,698	11,656,451	15,457,265	132.6%	1.2312	N/A	0.0080	N/A	0.992	0.948	4.20%	0.8311	
	2024	13,															

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 21% Future Increase
Group Policy Form: G.LTC-1697

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest			Life Years	With Interest		Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence				
Historical Experience	1997	-	-	N/A	-	-	N/A							4.20%	2.4205	
	1998	-	-	N/A	-	-	N/A							4.20%	2.3230	
	1999	-	-	N/A	-	-	N/A							4.20%	2.2294	
	2000	-	-	N/A	-	-	N/A							4.20%	2.1396	
	2001	-	-	N/A	-	-	N/A							4.20%	2.0534	
	2002	-	-	N/A	-	-	N/A							4.20%	1.9707	
	2003	-	-	N/A	-	-	N/A							4.20%	1.8913	
	2004	15,224	-	0.0%	87	27,633	-	0.0%							4.20%	1.8152
	2005	3,072,136	33,318	1.1%	4,622	5,351,771	58,041	1.1%							4.20%	1.7420
	2006	11,981,616	727,300	6.1%	9,810	20,031,637	1,215,947	6.1%							4.20%	1.6719
	2007	16,482,858	169,408	1.0%	10,362	26,447,064	271,818	1.0%							4.20%	1.6045
	2008	16,826,547	1,712,877	10.2%	10,102	25,910,982	2,637,637	10.2%							4.20%	1.5399
	2009	16,435,961	1,174,914	7.1%	9,882	24,290,021	1,736,356	7.1%							4.20%	1.4779
	2010	16,136,980	3,128,563	19.4%	9,666	22,887,532	4,437,328	19.4%							4.20%	1.4183
	2011	15,773,830	1,852,409	11.7%	9,460	21,471,273	2,521,491	11.7%							4.20%	1.3612
	2012	15,645,657	3,776,592	24.1%	9,273	20,438,939	4,933,608	24.1%							4.20%	1.3064
	2013	15,359,441	2,734,046	17.8%	9,091	19,256,789	3,427,791	17.8%							4.20%	1.2537
	2014	15,229,986	4,124,495	27.1%	8,925	18,325,309	4,962,759	27.1%							4.20%	1.2032
	2015	14,957,661	4,761,014	31.8%	8,768	17,272,690	5,497,887	31.8%							4.20%	1.1548
	2016	14,654,901	8,762,298	59.8%	8,607	16,241,386	9,710,872	59.8%							4.20%	1.1083
	2017	14,778,947	4,784,946	32.4%	8,396	15,719,098	5,089,336	32.4%							4.20%	1.0636
	2018	14,399,961	9,329,976	64.8%	8,104	14,699,053	9,523,762	64.8%							4.20%	1.0208
Projected Future Experience	2019	15,649,015	11,565,128	73.9%	8,000	15,330,593	11,329,804	73.9%	1.1413	1.0000	0.0128	1.0000	0.987	0.989	4.20%	0.9797
	2020	16,032,725	13,172,530	82.2%	7,892	15,073,817	12,384,688	82.2%	1.2173	1.0000	0.0136	1.0000	0.986	0.961	4.20%	0.9402
	2021	16,111,169	14,901,734	92.5%	7,823	14,537,404	13,446,108	92.5%	1.2780	1.0000	0.0087	1.0000	0.991	0.957	4.20%	0.9023
	2022	16,880,099	16,709,223	99.0%	7,760	14,617,689	14,469,714	99.0%	1.4051	1.0000	0.0080	1.0000	0.992	0.953	4.20%	0.8660
	2023	16,960,155	18,598,804	109.7%	7,698	14,095,402	15,457,265	109.7%	1.4888	1.0000	0.0080	1.0000	0.992	0.954	4.20%	0.8311
	2024	16,007,040	20,556,123	128.4%	7,637	12,767,403	16,395,805	128.4%	1.4897	1.0000	0.0079	1.0000	0.992	0.943	4.20%	0.7976
	2025	14,992,688	22,504,867	150.1%	7,576	11										

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1	Accumulated value of initial earned premium	267,830,015	x	58%	=	155,341,409
2a	Accumulated value of earned premium	268,371,177				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	541,163		85%	=	459,988
3	Present value of future projected initial earned premium	121,295,869		58%	=	70,351,604
4a	Present value of future projected premium	169,347,006				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	48,051,137		85%	=	40,843,467
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					266,996,467
6a	Accumulated value of incurred claims without the inclusion of active life reserves					56,024,632
6b	Present value of future projected incurred claims without the inclusion of active life reserves					416,579,491
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					472,604,123
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Group Policy Form: G.LTC-1687

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
	Calendar Year	Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistence Factors			Calendar Year Effective Int. Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio				Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1997	-	-	N/A	-	-	-	N/A								4.20%	2.4205
	1998	-	-	N/A	-	-	-	N/A								4.20%	2.3230
	1999	-	-	N/A	-	-	-	N/A								4.20%	2.2294
	2000	-	-	N/A	-	-	-	N/A								4.20%	2.1396
	2001	-	-	N/A	-	-	-	N/A								4.20%	2.0534
	2002	-	-	N/A	-	-	-	N/A								4.20%	1.9707
	2003	-	-	N/A	-	-	-	N/A								4.20%	1.8913
	2004	-	-	N/A	-	-	-	N/A								4.20%	1.8152
	2005	364	-	0.0%	4	634	-	0.0%								4.20%	1.7420
	2006	145,764	-	0.0%	183	243,697	-	0.0%								4.20%	1.6719
	2007	314,746	-	0.0%	182	505,016	-	0.0%								4.20%	1.6045
	2008	300,999	-	0.0%	178	463,505	-	0.0%								4.20%	1.5399
	2009	300,386	-	0.0%	176	443,928	-	0.0%								4.20%	1.4779
	2010	296,508	-	0.0%	171	420,545	-	0.0%								4.20%	1.4183
	2011	289,833	-	0.0%	167	394,520	-	0.0%								4.20%	1.3612
	2012	289,049	480,088	166.1%	163	377,604	627,170	166.1%								4.20%	1.3064
	2013	278,515	-	0.0%	156	349,186	-	0.0%								4.20%	1.2537
	2014	276,227	-	0.0%	155	332,368	-	0.0%								4.20%	1.2032
	2015	274,082	289,982	105.8%	151	316,502	334,863	105.8%								4.20%	1.1548
	2016	267,171	240,079	89.9%	148	296,094	266,069	89.9%								4.20%	1.1083
	2017	268,045	139,798	52.2%	144	285,097	148,691	52.2%								4.20%	1.0636
	2018	248,222	209,726	84.5%	135	253,738	214,082	84.5%								4.20%	1.0208
Projected Future Experience	2019	263,045	200,116	76.1%	133	257,693	196,045	76.1%	1.1413	N/A	0.0127	N/A	0.987	0.964	4.20%	0.9797	
	2020	269,049	226,819	84.3%	131	252,957	213,253	84.3%	1.2173	N/A	0.0135	N/A	0.988	0.959	4.20%	0.9402	
	2021	260,017	256,199	98.5%	130	234,618	231,173	98.5%	1.2310	N/A	0.0087	N/A	0.991	0.956	4.20%	0.9023	
	2022	247,115	287,079	116.2%	129	213,995	248,603	116.2%	1.2312	N/A	0.0079	N/A	0.992	0.950	4.20%	0.8660	
	2023	233,494	319,126	136.7%	128	194,055	265,222	136.7%	1.2312	N/A	0.0080	N/A	0.992	0.945	4.20%	0.8311	
	2024	219,439	351,993	160.4%	127	175,027	280,754	160.4%	1.2312	N/A	0.0080	N/A	0.992	0.940	4.20%	0.7976	
	2025	204,957	383,957	187.3%	126	156,891	293,912	187.3%	1.2312	N/A	0.0079	N/A	0.992	0.934	4.20%	0.7655	
	2026	189,623	413,941	218.3%	125	139,306	304,101	218.3%	1.2312	N/A	0.0078	N/A	0.992	0.925	4.20%	0.7346	
	2027	174,157	440,840	253.1%	124	122,790	310,816	253.1%	1.2312	N/A	0.0081	N/A	0.992	0.918	4.20%	0.7051	
	2028	158,982	464,342	292.1%	123	107,576	314,199										

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2018.
- Includes certificate forms GCLTCAARP-04-OP issued under group policy G.LTC-1697

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 21% Future Increase
Group Policy Form: GLTC-1697

	Calendar Year	Loss Ratio Demonstration					Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors		
		Without Interest			With Interest		Premium Rate Increase		Benefit Downgrade	Persistency Factors			Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency					
Historical Experience	1997	-	-	-	N/A	-	-	N/A						4.20%	2.4205	
	1998	-	-	-	N/A	-	-	N/A						4.20%	2.3230	
	1999	-	-	-	N/A	-	-	N/A						4.20%	2.2294	
	2000	-	-	-	N/A	-	-	N/A						4.20%	2.1396	
	2001	-	-	-	N/A	-	-	N/A						4.20%	2.0534	
	2002	-	-	-	N/A	-	-	N/A						4.20%	1.9707	
	2003	-	-	-	N/A	-	-	N/A						4.20%	1.8913	
	2004	-	-	-	N/A	-	-	N/A						4.20%	1.8152	
	2005	364	-	0.0%	4	634	-	0.0%						4.20%	1.7420	
	2006	145,764	-	0.0%	183	243,697	-	0.0%						4.20%	1.6719	
	2007	314,746	-	0.0%	182	505,016	-	0.0%						4.20%	1.6045	
	2008	300,999	-	0.0%	178	483,505	-	0.0%						4.20%	1.5399	
	2009	300,396	-	0.0%	176	443,928	-	0.0%						4.20%	1.4779	
	2010	296,508	-	0.0%	171	420,545	-	0.0%						4.20%	1.4183	
	2011	289,833	-	0.0%	167	394,520	-	0.0%						4.20%	1.3612	
	2012	289,049	480,088	166.1%	163	377,604	627,170	166.1%						4.20%	1.3064	
	2013	278,515	-	0.0%	156	349,186	-	0.0%						4.20%	1.2537	
	2014	276,227	-	0.0%	155	332,368	-	0.0%						4.20%	1.2032	
	2015	274,082	289,982	105.8%	151	316,502	334,863	105.8%						4.20%	1.1548	
	2016	267,171	240,079	89.9%	148	296,094	266,069	89.9%						4.20%	1.1083	
	2017	268,045	139,798	52.2%	144	285,097	148,691	52.2%						4.20%	1.0636	
	2018	248,222	209,726	84.5%	135	253,378	214,082	84.5%						4.20%	1.0208	
Projected Future Experience	2019	263,045	200,116	76.1%	133	257,693	196,045	76.1%	1.1413	1.0000	0.0127	1.0000	0.987	0.964	4.20%	0.9797
	2020	269,049	226,819	84.3%	131	252,957	213,253	84.3%	1.2173	1.0000	0.0135	1.0000	0.986	0.959	4.20%	0.9402
	2021	269,948	256,199	94.9%	130	243,579	231,173	94.9%	1.2780	1.0000	0.0087	1.0000	0.991	0.956	4.20%	0.9023
	2022	282,031	287,079	101.8%	129	244,231	248,603	101.8%	1.4051	1.0000	0.0079	1.0000	0.992	0.950	4.20%	0.8660
	2023	282,390	319,126	113.0%	128	234,658	265,222	113.0%	1.4888	1.0000	0.0080	1.0000	0.992	0.945	4.20%	0.8311
	2024	265,521	351,993	132.6%	127	211,783	280,754	132.6%	1.4897	1.0000	0.0080	1.0000	0.992	0.940	4.20%	0.7976
	2025	247,998	383,957	154.8%	126	189,838	293,912	154.8%	1.4897	1.0000	0.0079	1.0000	0.992	0.934	4.20%	0.7655
	2026	229,444	413,941	180.4%	125	168,561	304,101	180.4%	1.4897	1.0000	0.0078	1.0000	0.992	0.925	4.20%	0.7346
	2027	210,730	440,840	209.2%	124	148,576	310,816	209.2%	1.4897	1.0000	0.0081	1.0000	0.992	0.918	4.20%	0.7051
	2028	192,368	464,342	241.4%	123	130,167	314,199	241.4%	1.4897	1.0000	0.0080	1.0000	0.992	0.913	4.20%	0.6767
	2029	174,602	483,757	277.1%	122	113,386	314,151	277.1%	1.4897	1.0000	0.0080	1.0000	0.992	0.908	4.20%	0.6494
	2030	157,515	499,812	317.3%	121	98,170	311,503	317.3%	1.4897	1.0000	0.0079	1.0000	0.992	0.902	4.20%	0.6232
	2031	141,205	514,138	364.1%	120	84,460	307,524	364.1%	1.4897	1.0000	0.0082	1.0000	0.992	0.896	4.20%	0.5981
	2032	125,747	525,555	417.9%	119	72,184	301,690	417.9%	1.4897	1.0000	0.0079	1.0000	0.992	0.891	4.20%	0.5740
	2033	111,241	532,941	479.1%	118	61,284	293,607	479.1%	1.4897	1.0000	0.0080	1.0000	0.992	0.885	4.20%	0.5509
	2034	97,703	536,702	549.3%	117	51,658	283,768	549.3%	1.4897	1.0000	0.0080	1.0000	0.992	0.878	4.20%	0.5287
	2035	85,176	534,749	627.8%	117	43,220	271,347	627.8%	1.4897	1.0000	0.0078	1.0000	0.992	0.872	4.20%	0.5074
	2036	73,701	528,311	716.8%	116	36,892	257,281	716.8%	1.4897	1.0000	0.0080	1.0000	0.992	0.865	4.20%	0.4870
	2037	63,277	516,882	816.8%	115	29,574	241,576	816.8%	1.4897	1.0000	0.0080	1.0000	0.992	0.859	4.20%	0.4674
	2038	53,919	499,468	926.3%	114	24,185	224,034	926.3%	1.4897	1.0000	0.0079	1.0000	0.992	0.852	4.20%	0.4485
	2039	45,574	476,374	1045.3%	113	19,619	205,068	1045.3%	1.4897	1.0000	0.0079	1.0000	0.992	0.845	4.20%	0.4305
	2040	38,208	449,120	1175.5%	111	15,785	185,548	1175.5%	1.4897	1.0000	0.0153	1.0000	0.985	0.838	4.20%	0.4131
	2041	31,770	417,638	1314.6%	109	12,597	165,592	1314.6%	1.4897	1.0000	0.0153	1.0000	0.985	0.832	4.20%	0.3965
	2042	26,181	383,786	1465.9%	109	9,962	146,040	1465.9%	1.4897	1.0000	0.0081	1.0000	0.992	0.824	4.20%	0.3805
	2043	21,379	347,988	1627.7%	107	7,807	127,084	1627.7%	1.4897	1.0000	0.0154	1.0000	0.985	0.817	4.20%	0.3652
	2044	17,303	311,825	1802.1%	105	6,064	109,290	1802.1%	1.4897	1.0000	0.0154	1.0000	0.985	0.809	4.20%	0.3505
	2045	13,882	276,086	1988.8%	103	4,669	92,866	1988.8%	1.4897	1.0000	0.0233	1.0000	0.977	0.802	4.20%	0.3364
	2046	11,031	242,032	2194.1%	96	3,561	78,132	2194.1%	1.4897	1.0000	0.0695	1.0000	0.931	0.795	4.20%	0.3228
	2047	8,679	208,955	2407.5%	92	2,689	64,737	2407.5%	1.4897	1.0000	0.0408	1.0000	0.959	0.787	4.20%	0.3098
	2048	6,763	177,955	2631.1%	89	2,011	52,912	2631.1%	1.4897	1.0000	0.0331	1.0000	0.967	0.779	4.20%	0.2973
	2049	5,213	149,330	2864.3%	82	1,488	42,613	2864.3%	1.4897	1.0000	0.0779	1.0000	0.922	0.771	4.20%	0.2854
	2050	3,978	123,543	3106.0%	75	1,089	33,834	3106.0%	1.4897	1.0000	0.0825	1.0000	0.917	0.763	4.20%	0.2739
	2051	3,002	10													

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Group Policy Form: G.LTC.1697

1	Accumulated value of initial earned premium	4,672,745	x	58%	=	2,710,192
2a	Accumulated value of earned premium	4,682,073				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	9,328		85%	=	7,929
3	Present value of future projected initial earned premium	1,997,983		58%	=	1,158,830
4a	Present value of future projected premium	2,785,967				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	787,985		85%	=	669,787
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					4,546,738
6a	Accumulated value of incurred claims without the inclusion of active life reserves					1,590,876
6b	Present value of future projected incurred claims without the inclusion of active life reserves					6,866,148
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					8,457,024
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: G.LGC1697, Certificate Form: GCLTCAARP-04-OP
Comparison of Original Pricing and Current Best Estimate Assumptions

	Original Pricing Assumptions	Current Best Estimate Assumptions																																												
Discount Rate	5.50%	4.20%																																												
Voluntary Lapse Rates	<table><tr><th>Policy Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>6.25%</td></tr><tr><td>2</td><td>3.50%</td></tr><tr><td>3-7</td><td>3.00%</td></tr><tr><td>8</td><td>2.50%</td></tr><tr><td>9</td><td>2.25%</td></tr><tr><td>10-12</td><td>2.00%</td></tr><tr><td>13-14</td><td>1.75%</td></tr><tr><td>15+</td><td>1.50%</td></tr></table>	Policy Duration	Lapse Rate	1	6.25%	2	3.50%	3-7	3.00%	8	2.50%	9	2.25%	10-12	2.00%	13-14	1.75%	15+	1.50%	<table><tr><th>Policy Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.50%</td></tr><tr><td>2</td><td>3.50%</td></tr><tr><td>3</td><td>2.50%</td></tr><tr><td>4</td><td>2.00%</td></tr><tr><td>5</td><td>1.50%</td></tr><tr><td>6</td><td>1.25%</td></tr><tr><td>7</td><td>0.90%</td></tr><tr><td>8</td><td>0.80%</td></tr><tr><td>9</td><td>0.80%</td></tr><tr><td>10</td><td>0.80%</td></tr><tr><td>11+</td><td>0.70%</td></tr></table>	Policy Duration	Lapse Rate	1	5.50%	2	3.50%	3	2.50%	4	2.00%	5	1.50%	6	1.25%	7	0.90%	8	0.80%	9	0.80%	10	0.80%	11+	0.70%		
Policy Duration	Lapse Rate																																													
1	6.25%																																													
2	3.50%																																													
3-7	3.00%																																													
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10	0.80%																																													
11+	0.70%																																													
Active Life Mortality Rates	Mortality was based on 105% of the Annuity 2000 Basic mortality table with Projection Scale H.	93% Annuity 2000 Basic Table with Mortality Selection Factors of: <table><tr><th>Policy Duration</th><th>Mortality Selection</th><th>Policy Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>30%</td><td>11</td><td>76%</td></tr><tr><td>2</td><td>48%</td><td>12</td><td>79%</td></tr><tr><td>3</td><td>49%</td><td>13</td><td>80%</td></tr><tr><td>4</td><td>58%</td><td>14</td><td>80%</td></tr><tr><td>5</td><td>62%</td><td>15</td><td>81%</td></tr><tr><td>6</td><td>63%</td><td>16</td><td>88%</td></tr><tr><td>7</td><td>69%</td><td>17</td><td>88%</td></tr><tr><td>8</td><td>72%</td><td>18</td><td>88%</td></tr><tr><td>9</td><td>73%</td><td>19</td><td>88%</td></tr><tr><td>10</td><td>75%</td><td>20+</td><td>100%</td></tr></table>	Policy Duration	Mortality Selection	Policy Duration	Mortality Selection	1	30%	11	76%	2	48%	12	79%	3	49%	13	80%	4	58%	14	80%	5	62%	15	81%	6	63%	16	88%	7	69%	17	88%	8	72%	18	88%	9	73%	19	88%	10	75%	20+	100%
Policy Duration	Mortality Selection	Policy Duration	Mortality Selection																																											
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10	75%	20+	100%																																											
Morbidity:		Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)																																												
Incidence	Incidence rates for nursing home care and home health care were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.	<table><tr><th rowspan="2">Attained Age</th><th colspan="2">Facility Care</th><th colspan="2">Home Care</th></tr><tr><th>Male</th><th>Female</th><th>Male</th><th>Female</th></tr><tr><td>80</td><td>1.43%</td><td>1.56%</td><td>1.18%</td><td>1.29%</td></tr><tr><td>81</td><td>1.72%</td><td>1.84%</td><td>1.37%</td><td>1.48%</td></tr><tr><td>82</td><td>2.06%</td><td>2.17%</td><td>1.59%</td><td>1.68%</td></tr><tr><td>83</td><td>2.45%</td><td>2.53%</td><td>1.84%</td><td>1.91%</td></tr><tr><td>84</td><td>2.89%</td><td>2.94%</td><td>2.11%</td><td>2.16%</td></tr><tr><td>85</td><td>3.37%</td><td>3.39%</td><td>2.42%</td><td>2.44%</td></tr></table>	Attained Age	Facility Care		Home Care		Male	Female	Male	Female	80	1.43%	1.56%	1.18%	1.29%	81	1.72%	1.84%	1.37%	1.48%	82	2.06%	2.17%	1.59%	1.68%	83	2.45%	2.53%	1.84%	1.91%	84	2.89%	2.94%	2.11%	2.16%	85	3.37%	3.39%	2.42%	2.44%					
Attained Age	Facility Care			Home Care																																										
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84	2.89%	2.94%	2.11%	2.16%																																										
85	3.37%	3.39%	2.42%	2.44%																																										
Continuance	Continuance rates for nursing home care and home health care were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.	Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. Coefficients to an exponential shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates are recombined into a single termination table for modeling and valuation uses. In 2019, there were some minor refinements to the coefficients of the curves																																												
Utilization	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>72%</td><td>87%</td></tr></table>	Home Care	Facility Care	72%	87%																																								
Home Care	Facility Care																																													
72%	87%																																													

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2018			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 6% (on F)	Actual to Expected Ratio
Historical Experience	2004	15,224	0	0.0%	15,224	520	3.4%	0.00	0.0%	3.4%	0.00
	2005	3,072,136	33,318	1.1%	863,918	35,102	4.1%	0.27	1.1%	4.1%	0.27
	2006	11,981,616	727,300	6.1%	7,710,584	539,518	7.0%	0.87	5.0%	6.7%	0.75
	2007	16,482,858	169,408	1.0%	15,081,579	1,340,409	8.9%	0.12	3.0%	8.1%	0.37
	2008	16,826,547	1,712,877	10.2%	15,930,501	1,913,097	12.0%	0.85	5.4%	9.6%	0.56
	2009	16,435,961	1,174,914	7.1%	15,394,390	2,463,946	16.0%	0.45	5.8%	11.2%	0.52
	2010	16,136,980	3,128,563	19.4%	14,764,562	3,162,324	21.4%	0.91	8.3%	13.2%	0.63
	2011	15,773,830	1,852,409	11.7%	14,140,956	3,858,423	27.3%	0.43	8.8%	15.3%	0.58
	2012	15,645,657	3,776,592	24.1%	13,523,578	4,333,320	32.0%	0.75	10.7%	17.3%	0.62
	2013	15,359,441	2,734,046	17.8%	12,934,417	4,747,869	36.7%	0.48	11.4%	19.1%	0.60
	2014	15,229,966	4,124,495	27.1%	12,390,316	5,188,295	41.9%	0.65	12.8%	21.0%	0.61
	2015	14,957,661	4,761,014	31.8%	11,876,427	5,606,464	47.2%	0.67	14.3%	22.8%	0.63
	2016	14,654,901	8,762,298	59.8%	11,376,611	6,076,757	53.4%	1.12	17.4%	24.6%	0.71
	2017	14,778,947	4,784,946	32.4%	10,876,958	6,598,865	60.7%	0.53	18.3%	26.4%	0.69
	2018	14,399,961	9,329,976	64.8%	10,385,297	7,059,654	68.0%	0.95	20.9%	28.2%	0.74
Projected Experience	2019	15,649,015	11,565,128	73.9%	9,904,031	7,555,080	76.3%	0.97	23.7%	30.0%	0.79
	2020	16,032,725	13,172,530	82.2%	9,431,488	8,117,186	86.1%	0.95	26.7%	31.9%	0.84
	2021	15,518,451	14,901,734	96.0%	8,967,652	8,625,502	96.2%	1.00	29.8%	33.7%	0.88
	2022	14,790,330	16,709,223	113.0%	8,502,737	9,163,142	107.8%	1.05	33.1%	35.6%	0.93
	2023	14,025,512	18,598,804	132.6%	8,035,698	9,726,578	121.0%	1.10	36.5%	37.5%	0.97
	2024	13,228,959	20,556,123	155.4%	7,567,973	10,204,255	134.8%	1.15	40.1%	39.4%	1.02
	2025	12,390,651	22,504,867	181.6%	7,101,354	10,712,994	150.9%	1.20	43.9%	41.3%	1.06
	2026	11,515,134	24,360,567	211.6%	6,637,745	11,269,317	169.8%	1.25	47.7%	43.2%	1.11
	2027	10,631,160	26,113,506	245.6%	6,179,000	11,752,047	190.2%	1.29	51.7%	45.1%	1.15
	2028	9,757,984	27,740,128	284.3%	5,726,994	12,225,768	213.5%	1.33	55.8%	47.0%	1.19
	2029	8,902,082	29,183,017	327.8%	5,283,811	12,715,561	240.7%	1.36	59.8%	48.9%	1.22
	2030	8,068,106	30,412,042	376.9%	4,851,585	13,159,078	271.2%	1.39	63.9%	50.7%	1.26
	2031	7,265,789	31,413,590	432.3%	4,432,342	13,619,977	307.3%	1.41	68.0%	52.6%	1.29
	2032	6,497,606	32,136,586	494.6%	4,027,977	14,098,171	350.0%	1.41	72.0%	54.4%	1.32
	2033	5,769,838	32,593,482	564.9%	3,640,221	14,462,185	397.3%	1.42	75.9%	56.2%	1.35
	2034	5,085,756	32,738,959	643.7%	3,270,436	14,817,285	453.1%	1.42	79.6%	58.0%	1.37
	2035	4,448,799	32,556,422	731.8%	2,919,785	15,210,988	521.0%	1.40	83.3%	59.7%	1.39
	2036	3,861,776	32,060,078	830.2%	2,589,381	15,497,300	598.5%	1.39	86.7%	61.4%	1.41
	2037	3,325,863	31,281,441	940.6%	2,280,046	15,736,324	690.2%	1.36	89.9%	63.1%	1.43
	2038	2,840,689	30,232,853	1064.3%	1,992,265	15,826,953	794.4%	1.34	92.9%	64.7%	1.44
	2039	2,406,542	28,914,755	1201.5%	1,726,263	15,762,212	913.1%	1.32	95.7%	66.2%	1.45
	2040	2,021,684	27,370,448	1353.8%	1,482,245	15,666,332	1056.9%	1.28	98.3%	67.6%	1.45
	2041	1,683,744	25,635,195	1522.5%	1,260,312	15,402,704	1222.1%	1.25	100.6%	69.0%	1.46
	2042	1,389,969	23,754,230	1709.0%	1,060,323	14,768,681	1392.8%	1.23	102.6%	70.2%	1.46
	2043	1,137,013	21,769,752	1914.6%	881,980	13,894,170	1575.3%	1.22	104.4%	71.3%	1.47
	2044	921,613	19,729,817	2140.8%	724,752	13,158,373	1815.6%	1.18	106.0%	72.3%	1.47
	2045	739,933	17,686,956	2390.3%	588,045	11,814,078	2009.0%	1.19	107.4%	73.1%	1.47
	2046	588,166	15,684,337	2666.6%	470,945	9,659,180	2051.0%	1.30	108.6%	73.8%	1.47
	2047	462,782	13,752,600	2971.7%	372,070	7,644,386	2054.6%	1.45	109.5%	74.3%	1.48
	2048	360,259	11,921,280	3309.1%	289,915	5,956,518	2054.6%	1.61	110.4%	74.6%	1.48
	2049	277,468	10,221,412	3683.8%	222,666	4,574,929	2054.6%	1.79	111.0%	74.9%	1.48
	2050	211,429	8,663,804	4097.7%	168,524	3,462,630	2054.7%	1.99	111.6%	75.1%	1.49
	2051	159,319	7,263,775	4559.3%	125,640	2,581,514	2054.7%	2.22	112.0%	75.2%	1.49
	2052	118,701	6,023,035	5074.1%	92,072	1,891,782	2054.7%	2.47	112.4%	75.3%	1.49
	2053	87,390	4,929,590	5640.9%	66,196	1,360,116	2054.7%	2.75	112.7%	75.4%	1.50
	2054	63,564	3,973,154	6250.6%	46,499	955,401	2054.7%	3.04	112.9%	75.4%	1.50
	2055	45,643	3,158,775	6920.6%	31,866	654,735	2054.7%	3.37	113.1%	75.4%	1.50
	2056	32,360	2,470,574	7634.7%	21,338	438,419	2054.7%	3.72	113.2%	75.5%	1.50
	2057	22,669	1,906,827	8411.5%	13,882	285,230	2054.7%	4.09	113.3%	75.5%	1.50
	2058	15,680	1,448,967	9240.9%	8,766	180,107	2054.7%	4.50	113.4%	75.5%	1.50
	2059	10,708	1,085,951	10141.3%	5,395	110,840	2054.7%	4.94	113.4%	75.5%	1.50
	2060	7,217	804,522	11147.8%	3,266	67,099	2054.7%	5.43	113.4%	75.5%	1.50
	2061	4,815	588,642	12226.0%	1,878	38,579	2054.7%	5.95	113.5%	75.5%	1.50
	2062	3,181	427,171	13430.6%	1,062	21,823	2054.7%	6.54	113.5%	75.5%	1.50
	2063	2,092	307,032	14675.1%	700	14,380	2054.7%	7.14	113.5%	75.5%	1.50
2064	1,383	221,635	16029.1%	341	7,003	2054.7%	7.80	113.5%	75.5%	1.50	
2065	934	160,488	17187.1%	56	1,149	2054.7%	8.36	113.5%	75.5%	1.50	
2066	642	116,504	18151.3%	4	76	2054.7%	8.83	113.5%	75.5%	1.50	
2067	448	83,821	18730.1%	0	1	2054.7%	9.12	113.5%	75.5%	1.50	
2068	312	59,666	19146.9%	0	1	2054.7%	9.32	113.5%	75.5%	1.50	
2069	216	41,028	19013.2%	0	1	2054.7%	9.25	113.5%	75.5%	1.50	
2070	389	71,318	18335.4%	0	0	N/A	N/A	113.5%	75.5%	1.50	
	Past	201,751,687	47,072,155	23.3%	167,265,319	52,924,564	31.6%	0.74	20.9%	28.2%	0.74
	Future	202,384,486	771,078,142	381.0%	123,009,520	384,868,144	312.9%	1.22	281.6%	217.6%	1.29
	Lifetime	404,136,173	818,150,296	202.4%	290,274,839	437,792,708	150.8%	1.34	113.5%	75.0%	1.51

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2018			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A Earned Premium	B Incurred Claims	C = B / A Loss Ratio	D Earned Premium	E Incurred Claims	F = E / D Loss Ratio	
1	9,160,850	414,834	4.5%	9,160,850	312,836	3.4%	1.33
2	17,359,560	417,725	2.4%	17,359,560	1,399,713	8.1%	0.30
3	16,868,254	917,576	5.4%	16,538,969	1,956,663	11.8%	0.46
4	16,518,113	1,354,352	8.2%	15,822,344	2,513,648	15.9%	0.52
5	16,189,298	2,405,319	14.9%	15,116,519	3,155,088	20.9%	0.71
6	15,914,952	2,659,444	16.7%	14,422,405	4,110,874	28.5%	0.59
7	15,685,648	2,803,112	17.9%	13,739,098	4,632,265	33.7%	0.53
8	15,457,003	2,895,868	18.7%	13,065,702	4,990,647	38.2%	0.49
9	15,237,664	4,453,222	29.2%	12,464,279	5,477,834	43.9%	0.66
10	15,061,689	4,861,153	32.3%	11,896,125	5,912,487	49.7%	0.65
11	14,799,939	6,005,144	40.6%	11,356,597	6,309,731	55.6%	0.73
12	14,736,764	7,563,342	51.3%	10,818,528	6,898,547	63.8%	0.80
13	14,805,209	7,264,682	49.1%	10,282,155	7,388,643	71.9%	0.68
14	15,730,949	10,883,983	69.2%	9,773,726	7,774,931	79.5%	0.87
15	16,289,939	12,735,105	78.2%	9,265,785	8,396,821	90.6%	0.86
16	15,633,352	14,383,669	92.0%	8,782,437	8,918,810	101.6%	0.91
17	14,910,005	16,175,669	108.5%	8,299,242	9,351,018	112.7%	0.96
18	14,156,025	18,040,925	127.4%	7,817,322	9,986,181	127.7%	1.00
19	13,375,610	19,976,926	149.4%	7,338,196	10,447,895	142.4%	1.05
20	12,563,835	21,956,121	174.8%	6,863,526	10,837,999	157.9%	1.11
21	11,696,271	23,843,918	203.9%	6,395,068	11,429,934	178.7%	1.14
22	10,814,861	25,620,093	236.9%	5,934,609	11,904,073	200.6%	1.18
23	9,944,201	27,283,317	274.4%	5,483,670	12,273,111	223.8%	1.23
24	9,089,187	28,791,185	316.8%	5,044,075	12,767,812	253.1%	1.25
25	8,254,279	30,082,131	364.4%	4,617,746	13,164,508	285.1%	1.28
26	7,448,555	31,150,626	418.2%	4,206,459	13,524,759	321.5%	1.30
27	6,676,282	31,964,206	478.8%	3,811,804	13,989,208	367.0%	1.30
28	5,942,163	32,501,503	547.0%	3,435,265	14,372,646	418.4%	1.31
29	5,250,504	32,741,419	623.6%	3,078,064	14,529,242	472.0%	1.32
30	4,604,524	32,655,266	709.2%	2,740,860	14,962,959	545.9%	1.30
31	4,007,359	32,249,267	804.8%	2,424,583	15,196,903	626.8%	1.28
32	3,460,569	31,561,526	912.0%	2,129,813	15,341,893	720.3%	1.27
33	2,964,223	30,583,405	1031.8%	1,856,822	15,527,937	836.3%	1.23
34	2,518,255	29,348,536	1165.4%	1,605,554	15,314,068	953.8%	1.22
35	2,121,633	27,865,264	1313.4%	1,375,847	15,212,559	1105.7%	1.19
36	1,772,308	26,181,222	1477.2%	1,167,712	14,997,956	1284.4%	1.15
37	1,467,573	24,337,515	1658.4%	980,743	14,509,547	1479.4%	1.12
38	1,204,309	22,380,340	1858.4%	814,483	13,493,575	1656.7%	1.12
39	979,238	20,347,057	2077.8%	668,299	12,633,311	1890.4%	1.10
40	788,757	18,293,238	2319.2%	541,303	12,103,263	2236.0%	1.04
41	629,159	16,275,545	2586.9%	432,870	9,678,774	2236.0%	1.16
42	496,756	14,317,360	2882.2%	341,435	7,634,322	2236.0%	1.29
43	388,056	12,448,965	3208.0%	265,579	5,938,218	2236.0%	1.43
44	299,928	10,706,810	3569.8%	203,708	4,554,818	2236.0%	1.60
45	229,311	9,100,880	3968.8%	153,821	3,439,358	2236.0%	1.77
46	173,431	7,653,309	4412.9%	114,577	2,561,875	2236.0%	1.97
47	129,674	6,367,188	4910.2%	83,862	1,875,112	2236.0%	2.20
48	95,815	5,224,201	5452.4%	60,243	1,347,007	2236.0%	2.44
49	69,929	4,228,134	6046.3%	42,370	947,379	2236.0%	2.70
50	50,380	3,371,588	6692.4%	28,907	646,349	2236.0%	2.99
51	35,807	2,647,657	7394.3%	19,384	433,424	2236.0%	3.31
52	25,123	2,048,149	8152.5%	12,597	281,652	2236.0%	3.65
53	17,410	1,558,758	8953.0%	7,930	177,322	2236.0%	4.00
54	11,900	1,169,286	9826.3%	4,855	108,550	2236.0%	4.39
55	8,022	865,942	10794.1%	2,917	65,231	2236.0%	4.83
56	5,346	634,133	11862.9%	1,749	39,117	2236.0%	5.31
57	3,523	459,412	13041.6%	860	19,236	2236.0%	5.83
58	2,304	330,059	14323.8%	611	13,656	2236.0%	6.41
59	1,507	235,641	15638.5%	421	9,416	2236.0%	6.99
60	997	169,948	17042.7%	0	0	0.0%	0.00

Lifetime	404,134,088	817,762,171	202.3%	290,274,839	437,792,708	150.8%	1.34
Lifetime*	236,143,829	267,934,235	113.5%	161,117,259	120,850,672	75.0%	1.51

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.2%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Lapse
Group Policy Form: G.LTC1697

Lapse			
Policy Duration	Actual	Expected ^{1,2}	A/E%
1	6,620	6,653	99.5%
2	3,764	4,040	93.2%
3	2,701	2,795	96.6%
4	2,059	2,177	94.6%
5	1,545	1,595	96.8%
6	1,403	1,301	107.8%
7	1,196	917	130.5%
8	1,032	797	129.5%
9	893	780	114.6%
10	852	761	111.9%
11	794	728	109.0%
12	651	678	96.0%
13+	2,013	2,328	86.5%

Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Results - Mortality
Group Policy Form: G.LTC1697

Mortality			
Policy Duration	Actual	Expected ¹	A/E%
1	291	260	111.93%
2	499	438	113.93%
3	541	478	113.13%
4	691	608	113.58%
5	795	700	113.50%
6	870	767	113.37%
7	1,034	905	114.21%
8	1,152	1,017	113.29%
9	1,199	1,107	108.34%
10	1,388	1,218	113.94%
11	1,494	1,314	113.72%
12	1,592	1,409	113.02%
13	1,715	1,434	119.60%
14	1,577	1,391	113.35%
15	1,474	1,302	113.22%
16	1,353	1,194	113.29%
17	980	981	99.86%
18	665	692	96.12%
19	339	349	97.14%
20+	154	113	136.05%

¹ The expecteds are based on current best estimate assumptions.

² Experience based on most recent five years only. The majority of the remaining policies are in their 13th duration or later, as a result, the results for duration 12 and before are no longer relevant.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Group Policy Form: G.LTC1697

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	1	3	35%	4	4	102%	1	1	79%	2	2	115%
55 to 59	22	28	79%	48	42	116%	4	16	26%	28	22	128%
60 to 64	62	87	71%	135	142	95%	50	54	92%	86	78	111%
65 to 69	189	205	92%	291	321	91%	118	125	94%	162	181	89%
70 to 74	581	567	102%	473	512	92%	365	284	128%	329	301	109%
75 to 79	1,224	1,162	105%	715	729	98%	680	658	103%	438	477	92%
80 to 84	1,513	1,475	103%	734	702	104%	796	855	93%	458	471	97%
85 to 89	1,077	1,067	101%	413	412	100%	547	548	100%	262	261	100%
over 89	296	317	93%	107	91	117%	136	98	139%	63	62	101%
Total	4,965	4,911	101%	2,920	2,956	99%	2,697	2,640	102%	1,828	1,855	99%

¹ Based on actual experience through 6/30/2018.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	970	678	69	107	143%	64%	132%
2	850	1,334	180	257	64%	70%	65%
3	891	1,224	251	254	73%	99%	77%
4	1,019	1,394	336	294	73%	114%	80%
5	1,036	1,191	312	246	87%	127%	94%
6	885	1,001	228	201	88%	113%	93%
7	799	844	203	168	95%	121%	99%
8	722	734	151	139	98%	108%	100%
9	668	649	126	117	103%	108%	104%
10	618	588	124	100	105%	124%	108%
11	553	544	98	87	102%	112%	103%
12	616	512	94	77	120%	122%	121%
13	500	483	89	69	103%	129%	107%
14+	15,204	13,659	1,350	1,476	111%	91%	109%
Total	25,331	24,835	3,611	3,594	102%	100%	102%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 5
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Forms: GCLTCAARP-04-OP
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	Claim Reserves	Active Life Reserves¹
2006	115,868	
2007	-	
2008	-	
2009	61,052	
2010	134,712	
2011	82,461	
2012	206,768	
2013	1,622	
2014	654,366	
2015	1,093,129	
2016	4,122,725	
2017	2,844,509	
2018	8,846,901	172,610,181

State of Pennsylvania

Calendar Year	Claim Reserves	Active Life Reserves¹
2006	-	
2007	-	
2008	-	
2009	-	
2010	-	
2011	-	
2012	37,874	
2013	-	
2014	-	
2015	125,275	
2016	113,963	
2017	89,179	
2018	201,804	2,823,236

¹ Figure as of 12/31/2018



Long-Term Care Insurance
underwritten by



MetLife

Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

Group: AARP
Membership #: [Membership #]
Group #: [94777]

[Mail Date]



New Long-Term Care Insurance
coverage rates effective [DATE].

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

Premium (Contribution) Increase Notification – Please review

Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your AARP Long-Term Care Insurance Underwritten by Metropolitan Life Insurance Company (“MetLife”).

What you need to know

After an extensive review of its long-term care (LTC) insurance business, MetLife has determined that a rate change on certain LTC insurance policies is necessary due to changes in actuarial assumptions since they were initially priced. As a result, MetLife filed requests with the appropriate State Departments of Insurance to increase the current premiums associated with MetLife’s AARP Certificates.

MetLife received authority to implement a [XX%] premium increase on your Certificate [over a 2 year period]. [The information below indicates the effective date and amount of your initial increase of approximately [XX%]. The second increase of approximately [XX%] will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second increase.]

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [APPLY RUN DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Because the increase needed was higher than the increase being implemented, it is our intent to request an additional increase [of XX%], and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.] [Please note, however, that MetLife will not implement another premium rate increase for a period of [X] years from the effective date of this increase.]

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.



Coverage Change Form due
[DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Your Options

MetLife understands that a premium increase may not be affordable for some insureds. Therefore, we are offering you personalized options, if available, to help reduce the impact of the premium increase. Please review the enclosed Coverage Change Form to see what options are available to you. Please note that all options available may not be of equal value, based on your personal situation.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long-term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date.

Cancellation Requests

If you choose to cancel your Long-Term Care Insurance Coverage with MetLife, a limited long-term care benefit may still be available to you.

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the effective date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL") which provides limited coverage as described below. (Please note that this limited coverage does not provide the same level of coverage you currently have.) Under LCUL, your [Total Lifetime Benefit] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit][30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit][Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For certificateholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]


[Insert for insureds with paid-up coverage with a layer of non paid-up coverage:

Records indicate you are making premium payments on only a portion of your coverage and that the remainder of your coverage is fully paid-up. In the event you stop making premium payments or notify MetLife you do not wish to maintain the portion of your coverage that is not fully paid up, you will retain the portion of your coverage that is fully paid-up. In this case, the portion of your coverage on which you are making premium payments will end. Please be aware that the portion of your coverage that is paid-up is **not** subject to the premium increase.]

At MetLife we're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [(866) 894-6035]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,



Thomas G. Reilly, Assistant Vice President
Product Management & Compliance
Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Business Reply Envelope]

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania
----	---------------------------	--------------

2.	Department Use Only	
	State Tracking ID	

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Insurance Products Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Gina Jisonna Metropolitan Life Insurance Co. 1300 Hall Blvd Bloomfield, CT 06002	860-656-3809	n/a	gjisonna@metlife.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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6.	Company Tracking Number	CT20-219 FC1
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission Previous file # _____
----	---

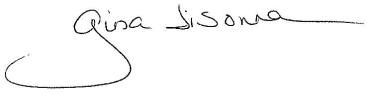
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise	
		Group	<input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

9.	Type of Insurance (TOI)	LTC03G – Group Long-Term Care Insurance
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10.	Sub-Type of Insurance (Sub-TOI)	LTC03G.001 – Qualified
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11.	Submitted Documents	<input type="checkbox"/> <u>FORMS</u> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <u>Rates</u> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ <u>SUPPORTING DOCUMENTATION</u> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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12	Filing Submission Date	April 1, 2020	
13	Filing Fee (If required)	Amount _____	Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No	Check Number _____
14	Date of Domiciliary Approval	Not Applicable	
15	Filing Description:		
	<p>This is a filing of a premium rate schedule increase and nonforfeiture endorsement(s) for group long-term care insurance policies. Please see our filing letter for details.</p>		

16	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Pennsylvania</u>.</p>		
Print Name <u>Gina Jisonna</u>		Title <u>Manager – Product Development</u>
		
Signature _____		Date <u>April 1, 2020</u>

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		21%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rates	GCLTCAARP-04-OP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ____%	
			<input type="checkbox"/> Other	
02	Actuarial Memorandum and Rates	GLTC1697	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + 21% - ____%	
			<input type="checkbox"/> Other	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ____% - ____%	
			<input type="checkbox"/> Other	

LHRFA-1



Long-Term Care Insurance
underwritten by



MetLife

Metropolitan Life Insurance Company
Long-Term Care
PO Box 30607
Salt Lake City, UT 84130-0607

Metropolitan Life Insurance Company

Group: AARP
Membership #: [Membership #]
Group #: [94777]

[First Name] [Middle Initial] [Last Name]

Increased Premium Amount Date: [Effective Date of Increase]

Premium (Contribution) Increase Coverage Change Request Form

If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.

Please use this form to request a decrease in your long-term care insurance coverage, if available, or to cancel your coverage. If you have any questions, you can speak with our **Customer Service team at [(866) 894-6035]**. If you would like to consider alternative options, please call the Customer Service team.

To request a coverage change check only ONE box below		
<p>Keep current coverage and pay premium increase</p> <p>(No Action Required)</p> <p>Daily Benefit Amount: [\$XXX.XX]</p> <p>Total Lifetime Benefit: [X] Years</p> <p>Premium: [\$XXX.XX][mode]</p> <p>Note: If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].</p>	<p><input type="checkbox"/></p> <p>Reduce Daily Benefit and Minimize Premium Increase</p> <p>Daily Benefit Amount: [\$XXX.XX]</p> <p>Premium: [\$XXX.XX][mode]</p>	<p><input type="checkbox"/></p> <p>Reduce Lifetime Benefit and Minimize Premium Increase</p> <p>Total Lifetime Benefit: [X] Years</p> <p>Premium: [\$XXX.XX][mode]</p>
	<p><input type="checkbox"/></p> <p>Customized Decrease Option <i>Please call the Customer Service team for available options</i></p> <p>OTHER _____</p>	<p><input type="checkbox"/></p> <p>Coverage Termination</p> <p>[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"). As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]</p> <p>[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my certificate. As you consider this option, please note that this is limited coverage and does not provide the same level of coverage you currently have.]</p>

I understand the certificate change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above.

Signature: _____

Date: _____

Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.

Metropolitan Life Insurance Company
[Long-Term Care * PO Box 14634 * Lexington, KY * 40512-9938]